EXHIBIT

A

Homecomings Financial (NOT A PAYMENT ADDRESS) P.O. Box 890036 Dallas TX 75389

Homecomings Financia A GMAC Company

www.hamscomings.cam

#3WNFNYZ #ZSRYXVXWRX3#

- 0004486 000103321 09HFT2 Pa

lessica Quiroz Helen Quiroz 8937 Metropolitan Ave Rego Park NY 11374-5325

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CUSTOMER INFORMATION

Loan Number:

0489868738

Borrower: Co-Borrower. Property Address:

Jessic: Quiroz Heler: Quiroz 8937 Metropolitan Ave Rego Fark NY 11374

Home Phone #: Work Phone #1: Work Phone #2:

718-711-1752 718-7 }--3357 718-631-3500

Please use the form on the back of the compon to update this information.

CURRENT ACCOUNT DETAILS

Mortgage Amount(s) Due Monthly Escrow Installment



Information About Your Account

Per your Note, your loan payment is interest only.

INFORMATION ABOUT YOUR PROPERTY TAXES

We are currently collecting fands in your escrow account for the payment of your real estate property taxes. You may be receiving your real estate tax bill directly from your tex collector. If you receive 2 bill, please write your loan number on the bill and forward the original to Homecomings Financial, P.O. Box 89:037, Dallas, TX 75389 (be sure to make a copy for your records).

Total Amount Due on 05/01/06

2.623.80

EXHIBIT

! MORTGAGE ACCOUNT SUMMARY

Payment Due Date: 05/01/06 Statement Date: 04/94/06

Account Information as of 04/04/06 Current Principal Balance v 522.000.00 Current Escrow Balance 730.15

Year to Date Interest 9.570.00 Interest.Rates 5.500%

PRIOR PERIOD ACTIVITY

Activity from 03, 09:06 to 04:04,06 03/31/06 Interest credit to escrow account .74 04/03/06 04/01/06 Payment: 2,392.50 interest, 231.30 escrow 04/03/06 Speed Draft Fee 2.623.80 8.99

IMPORTANT YEAR-END TAX REPORTING INFORMATION

Your Form 1098 for the year 2805 was mailed to you before jamuary 31, 2006. The information provided in that Form 1098 was only for the period of time we serviced your loan in 2003. If for only for the period of time we satisfied your foun in 1993. It for some reason you do not have the form available, the information is being provided again below. This information is also available on our websits at www.homecomings.com. The IRS does not require expenses to submit the Form 1998 with their tex return.

Mortgage interest paid in 2005: \$9,570.00 Mortunge interest reported to the IRS for 2005: 2 ,570,00 Interest credited to your escrow account in 2003: 51.68

Make same-day mortgage payments with your AIMIDebit card Call 1.800.206.2901 or visit www.homecomings.com.

*The Current Principal Balance does not reflect the total amount required to pay your loan in full.

Payonline www.a.homeronous.com

Please include Loan Muniber(s) on Your Check

Loan Number: 0439868738 Payment Due 05/01/06

Total Amount Due

Jessica Quiroz

2.623.80

Homecomines Financial P.O. Box 78426 Phoenix AZ 85062-8426 Homecomings Financial (NOT A PAYMENT ADDRESS) P.O. Box 890036 Dallas TX 75389

Case 1:10-cv-02485-KAM-JMA

EXHIBIT#2

Homecomings Financia

Page 50 of 82 PageID #: 50

www.homecomings.com

#BWNFNYZ #ZSRYXVXWRX3#

- 0135724 00000004480 09HFST 0932710 PA Jessica Quiroz Helen Quiroz 8937 Metropolitan Ave Rogo Park NY 11374-5325 hallmilathladdahladdadhaddahladdalladdal CUSTOMER INFORMATION

Loan Number:

0439868738

Bostower: Co-Bostower: Property Address:

Jessics Opiroz Helen Opiroz 893? Metropolitan Ave Rego Park NY 11374

Home Phone #: Work Phone #1: Work Phone #2:

Please use the form on the back of the coupon to appear this information. This is an amount to colors on a debt and any information observed will be used for that purpose if you have been elisticated of your personal liability for repays one of this debt, be advised the any action we may take, will be ablest springs the property only and not against you personally.

CURRENT ACCOUNT DETAILS

Mortgage Amount(s) Due

Mosthly Escrow Instantant

2,392.50 668.76 information About Your Account

Per your liste, your loss payment is interest only.

important year-end tax reporting information

Your Form 1096 for the year 2006 was seeded to you before January 31, 2007. I war roum 1000 per the year 1000 was souled to you before January 31, 200. The information provided in that Form 1006 was only for the period of time we serviced your loan in 2006. If for cour reason you do not have the lorse available, the information is being provided again below. This information is also available on our website at wow.homecomings.com. The IRS does not require impayers to submit the Form 1000 with their tax return.

Merigage interest mild in 2006; \$28,718.00. Mortgage interest reported to the IRS for 2006; \$28,716.00. Three disbursed on your behalf in 2006; \$2,726.23 Interest credited to your secrew account in 2006; \$2.34

Total Amount Due on 02/01/07

3.061.26

EXHIBIT.#

MORTGAGE ACCOUNT SUMMARY

Payment Due Date: Statement Date:

03/01/07 -02/27/07

Account Information as of 02/27/07 Current Principal Balance *

Current Escraw Baismee Year to Date Interest Interest Rate:

522,000.00 1,137.49 4,785.00 5.500%

PRIOR PERIOD ACTIVITY

Activity from 02/23/07 to 02/27/07

02/27/07 02/01/07 Payment: 2,392.50 interest, 668.76 secrete, 47.25 late charge(s)

52/27/07 Speed Draft Fea

3,109.11 8.99

think of US as your personal mortgage lender

Our aim is to provide you with personalized, relevant fin tailered to your specific needs. Call as toli-free at 1.877.695:3639 (1.577.MyLander).

Make came-day mentgage. payments with your ATM/Debit card Call 1.800.206.2901 of with www.hemecomings.com.

Coming

The Current Principal Balance does not reflect the total amount required to pay your loss to full. Please call abound agon to obtain the payoff amount for your los

即對於計量

net dens courreleux fotos um persone univer Paris es milios Cultossentados dos chescosos.

PERASE DECIDE LOAN NUMBER(S) OR YOUR CHECK

Loan Number: 0439868738 Payment Due 03/01/07

Total Amount Dise

Jessica Quiroz ----

Homecomings Financial P. O. Box 78426 Phoenix, AZ 85062-8426

Case 1:10-cv-02485-KAM-JMA | Document 1

Homecomings Financial
AGMACCompany
PO Box 205
Waterico, IA 50704-0205

07/06/07

42111 Junaviere (Lade 18 et en 192

JESSICA QUIROZ HELEN QUIROZ 8937 METROPOLITAN AVE

REGO PARK NY 11374

RE: Account Number

7439868738

Property Address

8937 METROPOLITAN AVE

REGO PARK NY 11374

Dear JESSICA QUIROZ HELEN QUIROZ

IMPORTANT NOTICE REGARDING INTEREST RATE AND/OR INTEREST ONLY PAYMENT CHANGES

The interest rate on your loan is scheduled to adjust on 08/01/07. Your new interest-only payment will begin effective with the 09/01/07 payment.

Projected principal balance after 08/01/07 payment \$ 522000.00

Previous index value Current interest rate Curr int-only pmt \$ Margin 0.00000% New index value 5.50000% New interest rate 3205.53^ New int-only pmt \$

5.55000% Escrow* \$
Total pmt s

XH B: (4

3713.76

5.38600%

7.00000%

3045.00

*Subject to change if analysis occurs after the date of this letter.

Your new interest rate is calculated by adding the margin to the new index value, as defined in your mortgage documents. The result of this addition is subject to rounding and rate cap limitations according to the terms of your mortgage documents.

PLEASE NOTE: If you make additional principal payments prior to the 09/01/07 payment change, your monthly payment will be adjusted accordingly.

A Mortgage Account Statement will be sent under separate cover. If your payments are made through our automatic payment program, your new payment amount will be deducted on your scheduled draft date.

V

XHIB(T#

12-12020-mg Doc 7371-1 Filed 07/30/14 Entered 08/05/14 16:42:51 Exhibit A

Case 1:10-cv-02485-KAM-JMA | Document 1 | Filed 06/01/10 | Page 52 of 82 PageID #: 52

PO Box 205 Waterloo IA 50704-0205 EXHIBIT #4

Homecomings Financial

January 8, 2009

JESSICA QUIROZ HELEN QUIROZ 8937 METROPOLITAN AVE REGO PARK NY 11374

RE:

Account Number

7439868738

Property Address

8937 METROPOLITAN AVE REGO PARK NY 11374

IMPORTANT NOTICE REGARDING INTEREST RATE AND/OR INTEREST ONLY PAYMENT CHANGES

The interest rate on your loan is scheduled to adjust on 2/1/2009. Your new interest-only payment will begin effective with the 3/1/2009 payment.

Projected principal balance after 2/1/2009 payment \$ 522000.00

Previous Index Value 3 Current Interest Rate 8 Current Int-only Pmt \$ Margin 5.	.6250%	New Index Value New Interest Rate New Int-only pmt Escrow* Total Pmt	
--	--------	--	--

Rate Next Change Date 8/1/2009
Principal and Interest Next Change 9/1/2009

*Subject to change if analysis occurs after the date of this letter.

Your new interest rate is calculated by adding the margin to the new index value, as defined in your mortgage documents. The result of this addition is subject to rounding and rate cap limitations according to the terms of your mortgage documents.

PLEASE NOTE: If you make additional principal payments, your monthly payment may be adjusted depending on the terms of your mortgage documents.

A Mortgage Account Statement will be sent under separate cover. If your payments are made through our automatic payment program, your new payment amount will be deducted on your scheduled draft date.

12-12020-mg Doc 7371-1 Filed 07/30/14 Entered 08/05/14 16:42:51 Exhibit A

FIRST THOUGHT GOASE

EXMIBIT

V2523 AFF WHATEN (Page 18 of 48)

PO Box 205 Waterloo IA 50704-0205

Homecomings Financial

July 9, 2008

JESSICA QUIROZ HELEN QUIROZ 8937 METROPOLITAN AVE REGO PARK NY 11374

RE:

Account Number

7439868738

Property Address

8937 METROPOLITAN AVE REGO PARK NY 11374

IMPORTANT NOTICE REGARDING INTEREST RATE AND/OR INTEREST ONLY PAYMENT CHANGES

The interest rate on your loan is scheduled to adjust on 8/1/2008. Your new interest-only payment will begin effective with the 9/1/2008 payment.

Projected principal balance after 8/1/2008 payment \$ 522000.00

Previous Index Value	4.5960%	New Index Value	3.1080%
Current Interest Rate	8.5000%	New Interest Rate	8.6250%
Current Int-only Pmt	\$3697.50	New Int-only pmt	\$3751.88
Margin	5.5500%	Escrow*	\$ 668.76
•		Total Pmt	\$4420.64

Rate Next Change Date

2/1/2009

Principal and Interest Next Change

3/1/2009

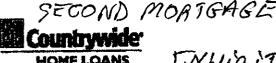
Your new interest rate is calculated by adding the margin to the new index value, as defined in your mortgage documents. The result of this addition is subject to rounding and rate cap limitations according to the terms of your mortgage documents.

PLEASE NOTE: If you make additional principal payments, your monthly payment may be adjusted depending on the terms of your mortgage documents.

A Mortgage Account Statement will be sent under separate cover. If your payments are made through our automatic payment program, your new payment amount will be deducted on your scheduled draft date.

^{*}Subject to change if analysis occurs after the date of this letter.

2009/25/23 AFFIRMATION (#-126-174) - 02485 14444 JMA - Document 1 - Eiled 06/01/10 - Page 57 of 82 PageID #: 57



Account Number 119399145

MONYHLY HOME LOAN

0042074 01 AT 0.300 TAUSTO 142 0200 1034-6225 JESSICA ANGEL OUTROZ 8937 Mesropolican Ave Rega Park NY 11374-5325

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TO CONTACT US

Online payments

& account details: customers.countrywide.com

Castomer Service: (900) 669-6607

General information: www.countrywide.com

New home loan.

telinance or

home equity loans: (860) 685-0145

CUSTOMER BULLETIN



IMPORTANT NOTICE FOR OUR ELECTRONIC PAYMENT CUSTOMERS -THIS IS YOUR LAST MAILED MONTHLY STATEMENT

Beginning in August 2006, you will receive an online statement only and you will no longer receive a duplicate statement in the mail. The adventages of going poline are plentifid, including 24-hour, 7-day-a-weak access to your detailed account information including your loan belance, transaction history, tax information and more, all offered in a printer-friendly formet. Our web size is just one o' the ways we provide more customer service and account access for you than ever before. To access your personalized home page and account details, just log-in to our secure web site at oustomers countrywide.com. On your first visit, please select the "Create Uses frame and Password" link on the log-in page and follow the simple instructions to be on your way to unlimited account access. Another important tool to help you manage your account is our e-mail notification service. We will send you an e-mail whenever there is entirity on your account including confirmation of your recent payment, links to our web sits and more information about products and services offered by the Countrywide family of companies. For your added convenience, any ARM statements, excrow adjustment notices and year-and tax information will continue to be used to you. Thank you for your loyabute Countrivide Home Leans. We appreciate your business.

HOME LOAN SUMMARY

Home foan everylew as of 07/06/2006 Principal balance

\$44,868,80 रच्य

Payments received

Assess: days on 08/12/2006 as of 87/05/2005 Homs loan payment due 89/12/2006 (sea next page for account details)

\$497.79

Late Charge if payment received after 95/24/2005 Date 06/12/2006 97/08/2006

the state of the state of

1497 79 497.79

MOTICES

The New Seller's and Bayer's Advantage

If you are looking for a new home, Countrywide® wants to help you. To learn more about the variety of resources we offer visit www.countrywide.com or call 1-808-519-9832.

Want more flexibility? Countrywide's online payment service, MertgagePsy en the Web, allows you to make your payments eround the clock. Visit austemers reuntrywide.com and check out the dame to see just how easy it is.

Calls may be monitored or recorded to ensure quality service.
We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable levs.

Pay online today or euroli in an automatic PayPian. Nosd to make a one-time, online payment? Or would you prefer to enroll in an electronic payment service where payments are drafted automatically? Winchever you choose. Countrywide makes it easy.

Log onto ourtomers.countrywide.com

- If you haven't already, create a user
- name & persworti Click "Payment Services" Some of the payment services could even help you build the equity in your home faster!

Terras and conditions apply. A service he may be second. Please coal subsite for excellment details.

Account awaker 119399145 Jassica Angel Osiroz Reso Park, NY 11374

Payment due Aug 12, 2006

\$497.79

After Aug 28, 2005 late payment Cope with a pri interprier er fie ge eine ubbe if die t

Accidental

FRETOW

\$507.75

SEE OTHER SIDE YOR MAPORTANT INFORMATION

Additional Principal

Countrywide

PRIMA YOR OR DALLAS TX 75266-0694

Haddelistabilia Hadlen Habitabilda

Culor

Chack total

119399145000000049779000050775

Account Number 119399145 Property address 89 37 Metropolitan Ave.

SEQND MORTGAGE ANSPEK-TO

> 005102301AT0.357 **AUTO 161275411374-5325 MSR XW AG 0101---0-2-- C0000060 IN 1 P51074 JESSICA ANGEL QUIROZ 8937 Metropolitan Ave Rego Park NY 11374-5325



գեվիցիկոլունիրի բեկինիիկունի բունենինի

IMPORTANT NOTICE

BAC Home Loans Servicing, LP services your home loan on behalf of the holder of your note (Noteholder). This is to advise you that your account remains seriously delinquent.

If we do not hear from you immediately, we will have no alternative but to take appropriate action to protect the interest of the Noteholder in your property. This action may include returning payments that are less than the total amount due.

Please give this matter your most urgent attention. Please pay the total amount due immediately. BAC Home Loans Servicing, LP will proceed with collection action until your account is brought fully current, and you will be responsible for all cost incurred in this process to the full extent permitted by law.

Note to Delaware Residents: Delaware residents who are struggling with their mortgage payments will find information on state-supported assistance by visiting www.deforeclosurehelp.org or calling 1-890-220-5424.

If you are unable to bring your account current, please contact us at 1.800.641.5302.

Sincerely,

LOAN SERVICING Loan Counselor

HOME LOAN SUMMARY

Home foan overview as of 03/03/2010 Principal balance \$44,809,04 Late Charge if payment received after 03/27/2010 \$9.96

Rego Park, NY 11374

Amount due on 03/12/2019 as of 03/03/2010

Home loan payment due 03/12/2010 Past due payment amount (see next page for account details)

\$517.71 14,435.91

'\$517.71

* \$527.67

Calls may be monitored or recorded to ensure quality service. We may charge you a fee (of up to \$40.00) for any payment returned or rejected by your financial institution, subject to applicable law.

PAYMENT INSTRUCTIONS

- 1 Please
 - don't send cash
- · don't staple the check to the payment coupon
- don't include correspondence
- include coupon with payment
- 2. Write the account number on the check or money order.
- 3. Make the check payable to BAC Home Louns Servicing, LP Attn: Remittance Processing PO Box 15222 Wilmington, DE 19885-5222

119399145 Account number (0) Jessica Angel Quiroz 89 37 Metropolitan Ave

SEE OTHER SIGE FOR IMPORTANT INFORMATION

BAC Home Loans Servicing, LP PO BOX 15222 **WILMINGTON, DE 19886-5222**

Additional Escrow

Payment due Mar 12, 2010

After Mar 27, 2010 late payment

Additional

Principal

nt ansunt includes tale charges. See Howe Loon Betails for breakt

Check total

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1258699005812119399145#

2009/2523 AFFICHATION (Page 37 (CAS) Document 1 - Siled 08/01/10 - Page 59 of 82 Page D #: 59

Homecomings Financial CREPIT CARD

EXHIBI

2001/25117 ANSWER (Page 14 of 15)*

Prepared for: JESSICA A QUEROZ

5329 D172 1330 9088

October 2007 Statement \$15,000,00 Credit Line: Cash or Credit Avalidate: \$835.98

FIA CARD SERVICES"

Curstomer Service
for Information on Your Account Visit:
Meil Payments to:
FIA CARD SERVICES P.O., BOX 15721
WILMINGTON, DE 19886-57.71 Mell Billing Inquiries to:
FIA CARD SERVICES P.O. BOX 15028
WILMINGTON, DE 19860-6028
Call toil-free 1-809-362-8299 TDD hearing-impaired 1-800-546-3178

Account information Summary of Transactions \$14,535.20 Pravious Balance **Payments and Credits** \$894.00 Cash Advances \$0.00 Purchases and Adjustments \$0.00 Periodic Rate Finance Charges \$222,82 \$0.00 Transaction Fee Finance Charges + **New Balance Total** \$14,364.02

ng Cycle gue Payment Information 10/05/07 10/30/07 Pavment Due Date **Current Payment Due** \$364.00 Past Due Amount \$0,00 Total Minimum \$0.571.00 Payment Due

Transactions

Postina Transaction Reference Account Payments and Gredits
Payment antiankyou are a second as a second are a second a Date Date Number Number Number Category Amount 09/29 . *

> PAYDOWN YOUR HORTGAGE WITH THE BOMBCOMINGS FINANCIAL EQUITY REMARDS PROGRAM

O POINTS EARNED YELF HORSE 132 YOTAL POINTS AVAILABLE 2,500 POINTS REDERIED THIS HONTH

Finance Chorge Schadule			
Category	Periodic Rate	Corresponding Avrual Percenta <u>pa R</u> ate	Belance Subject to Finance Charge
ash Advances			•
A. Salance Transfers, Checks	0,04380896 DLY	15.99%	\$0.98
9. ATM, Bank	0.054767% DLY	19.99%	\$14,529.76
. Purchases	0.04880896 DLY	16.9996	%Q,62
Inmusi Percentage Rate for this Billing notices Periodic Rate Finance Charges and	g Period;		19.99%

Important Information About Your Account

PAY YOUR BILL OLICKLY WITH THE PAY BY PHONE SERVICE, CALL 1-808-478-7659 TO USE THE AUTOMATED SERVICE OR DISCUSS OTHER PAYMENT OPTIONS.

INTRODUCTORY OFFER! SAVE \$10 ON YOUR FIRST GIFT BOX OF FLORIDA CITRUS FROM AL'S FAMILY FARMS, VISIT WWW.ENJOYCITRUS.COM OR CALL 1-888-231-2450 DEPT. 115

07 01436402000364000003940000005329017213309088

FIA CARD SERVICES P.O. BOX 15721 WILMINGTON, DE 19886-5721 touttlels dertakedeillerdelstandertelerdkelld

1 39424m5 08679 0406000002 ###111 #D#10-04 JESSICA A QUIROZ 8937 METROPOLITAN AVE REGO PARK NY 11374-5325-379

Check here for a clienge of smiling address or pho Pleans provide all corrections on the reverse skip.

Payment Internour n ACCOUNT NUMBER: 5320-0172-1330 D088 NEW BALANCE TOTAL: \$14,364.02 PAYMENT DUE DATES 10/20/07

Mell this payment coupon along with a check or money order payeble to: FIA GARD SERVICES



#880P0EE159E9E1 13739213309088#

Return To: New Century Mortgage Corporation 18400 Von Karman Suite 1000 Irvine, CA 92612

Prepared By:
New Century Mortgage
Corporation
18400 Von Karman
Suite 1000
Irvine. CA 92612

----- [Space Above This Line For Recording Data] ---

MORTGAGE

Block - 3176 104 - 13

WORDS USED OFTEN IN THIS DOCUMENT

(A) "Security Instrument." This document, which is dated July 8, 2005 together with all Riders to this document, will be called the "Security Instrument."

(B) "Borrower." Helen Quiroz and Jessica Angel Quiroz

whose address is 8937 Metropolitan Ave , Rego Park, NY 11374

sometimes will be called "Borrower" and sometimes simply "I" or "me." (C) "Lender." New Century Mortgage Corporation

will be called "Lender." Lender is a corporation or association which exists under the laws of California . Lender's address is 18400 Von Karman, Suite 1000, Irvine. CA 92612

NEW YORK - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

10026**1**6903 Form **3033** 1/01

VMP-6(NY) (0005).08

Page 1 of 17

Initials:

VMP Mortgage Solutions, Inc. (800)52

(D) "Note !! The note signed by Porrower and detail

(b) Note: The note signed by portower and dated Sury 6, 2005 Will be Called
the "Note." The Note shows that I owe Lender FIVE HUNDRED TWENTY-TWO THOUSAND AND
00/100
Dollars (U.S. \$ 522,000.00) plus interest
and other amounts that may be payable. I have promised to pay this debt in Periodic Payments and to pay
the debt in full by August 1, 2035
(E) "Property." The property that is described below in the section titled "Description of the Property,"
will be called the "Property."
(F) "Loan." The "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and
late charges due under the Note, and all sums due under this Security Instrument, plus interest.
(G) "Sums Secured." The amounts described below in the section titled "Borrower's Transfer to Lender of
Rights in the Property" sometimes will be called the "Sums Secured."
(H) "Riders." All Riders attached to this Security Instrument that are signed by Borrower will be called
"Riders." The following Riders are to be signed by Borrower [check box as applicable]:
X Adjustable Rate Rider Condominium Rider Second Home Rider
Balloon Rider Planned Unit Development Rider 1-4 Family Rider
VA Rider Biweekly Payment Rider Other(s) [specify]
· · · · · · · · · · · · · · · · · · ·

- (I) "Applicable Law." All controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable, judicial opinions will be called "Applicable Law."
- (J) "Community Association Dues, Fees, and Assessments." All dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization will be called "Community Association Dues, Fees, and Assessments."
- (K) "Electronic Funds Transfer." "Electronic Funds Transfer" means any transfer of money, other than by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Some common examples of an Electronic Funds Transfer are point-of-sale transfers (where a card such as an asset or debit card is used at a merchant), automated teller machine (or ATM) transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
- (L) "Escrow Items." Those items that are described in Section 3 will be called "Escrow Items."
- (M) "Miscellaneous Proceeds." "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than Insurance Proceeds, as defined in, and paid under the coverage described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) Condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of Condemnation or sale to avoid Condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property. A taking of the Property by any governmental authority by eminent domain is known as "Condemnation."
- (N) "Mortgage Insurance." "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
- (O) "Periodic Payment." The regularly scheduled amount due for (i) principal and interest under the Note, and (ii) any amounts under Section 3 will be called "Periodic Payment."
- (P) "RESPA." "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be arriended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

1002616903

Form 3033 1/01

Initials:

BORROWER'S TRANSFER TO LENDER OF RIGHTS IN THE PROPERTY

I mortgage, grant and convey the Property to Lender subject to the terms of this Security Instrument. This means that, by signing this Security Instrument, I am giving Lender those rights that are stated in this Security Instrument and also those rights that Applicable Law gives to lenders who hold mortgages on real property. I am giving Lender these rights to protect Lender from possible losses that might result if I fail to:

- (A) Pay all the amounts that I owe Lender as stated in the Note including, but not limited to, all renewals, extensions and modifications of the Note:
- (B) Pay, with interest, any amounts that Lender spends under this Security Instrument to protect the value of the Property and Lender's rights in the Property; and
- (C) Keep all of my other promises and agreements under this Security Instrument and the Note.

DESCRIPTION OF THE PROPERTY

I give Lender rights in the Property described in (A) through (G) below:

(A) The Property which is located at 8937 Metropolitan Ave

[Street]

Rego Park

[City, Town or Village], New York 11374

[Zip Code].

This Property is in Queens

County. It has the following legal

description: See Legal Description Attached Hereto and Made a Part Hereof

- (B) All buildings and other improvements that are located on the Property described in subsection (A) of this section;
- (C) All rights in other property that I have as owner of the Property described in subsection (A) of this section. These rights are known as "easements and appurtenances attached to the Property;"
- (D) All rights that I have in the land which lies in the streets or roads in front of, or next to, the Property described in subsection (A) of this section;
- (E) All fixtures that are now or in the future will be on the Property described in subsections (A) and (B) of this section:
- (F) All of the rights and property described in subsections (B) through (E) of this section that I acquire in the future; and
- (G) All replacements of or additions to the Property described in subsections (B) through (F) of this section and all Insurance Proceeds for loss or damage to, and all Miscellaneous Proceeds of the Property described in subsections (A) through (F) of this section.

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Page 1

ALL that certain plot, piece or parcel of land, situate, lying and being in the Second Ward, Borough and County of Queens, City and State of New York, bounded and described as follows

BEGINNING at a point on the northerly side of Williamsburgh and Jamaica Turnpike (now called Metropolitan Avenue) distant 306.47 feet easterly from the corner formed by the intersection of the northerly line of Metropolitan Avenue and the southeasterly side of Cooper Avenue (old line);

RUNNING THENCE northerly at right angles with Metropolitan Avenue, 100 feet;

THENCE easterly parallel with said Metropolitan Avenue, 22 feet;

THENCE southerly again at right angles with said Metropolitan Avenue and part of the distance through a party wall, 100 feet to the said northerly side of Metropolitan Avenue; and

RUNNING THENCE westerly along said northerly side of Metropolitan Avenue, 22 feet to the point or place of BEGINNING.

JAG

BORROWER'S RIGHT TO MORTGAGE THE PROPERTY AND BORROWER'S OBLIGATION TO DEFEND OWNERSHIP OF THE PROPERTY

I promise that: (A) I lawfully own the Property; (B) I have the right to mortgage, grant and convey the Property to Lender; and (C) there are no outstanding claims or charges against the Property, except for those which are of public record.

I give a general warranty of title to Lender. This means that I will be fully responsible for any losses which Lender suffers because someone other than myself has some of the rights in the Property which I promise that I have. I promise that I will defend my ownership of the Property against any claims of such rights.

PLAIN LANGUAGE SECURITY INSTRUMENT

This Security Instrument contains promises and agreements that are used in real property security instruments all over the country. It also contains other promises and agreements that vary in different parts of the country. My promises and agreements are stated in "plain language."

COVENANTS

I promise and I agree with Lender as follows:

1. Borrower's Promise to Pay. I will pay to Lender on time principal and interest due under the Note and any prepayment, late charges and other amounts due under the Note. I will also pay all amounts for Escrow Items under Section 3 of this Security Instrument.

Payments due under the Note and this Security Instrument shall be made in U.S. currency. If any of my payments by check or other payment instrument is returned to Lender unpaid, Lender may require my payment be made by: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location required in the Note, or at another location designated by Lender under Section 15 of this Security Instrument. Lender may return or accept any payment or partial payment if it is for an amount that is less than the amount that is then due. If Lender accepts a lesser payment, Lender may refuse to accept a lesser payment that I may make in the future and does not waive any of its rights. Lender is not obligated to apply such lesser payments when it accepts such payments. If interest on principal accrues as if all Periodic Payments had been paid when due, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until I make payments to bring the Loan current. If I do not do so within a reasonable period of time, Lender will either apply such funds or return them to me. In the event of foreclosure, any unapplied funds will be applied to the outstanding principal balance immediately prior to foreclosure. No offset or claim which I might have now or in the future against Lender will relieve me from making payments due under the Note and this Security Instrument or keeping all of my other promises and agreements secured by this Security Instrument.

2. Application of Borrower's Payments and Insurance Proceeds. Unless Applicable Law or this Section 2 requires otherwise, Lender will apply each of my payments that Lender accepts in the following order:

First, to pay interest due under the Note;

Next, to pay principal due under the Note; and

Next, to pay the amounts due Lender under Section 3 of this Security Instrument.

Such payments will be applied to each Periodic Payment in the order in which it became due.

Any remaining amounts will be applied as follows:

First, to pay any late charges;

Next, to pay any other amounts due under this Security Instrument; and

Next, to reduce the principal balance of the Note.

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If Lender receives a payment from me for a late Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the late Periodic Payment and the late charge. If more than one Periodic Payment is due, Lender may apply any payment received from me: First, to the repayment of the Periodic Payments that are due if, and to the extent that, each payment can be paid in full; Next, to the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due.

Voluntary prepayments will be applied as follows: First, to any prepayment charges; and Next, as described in the Note.

Any application of payments, Insurance Proceeds, or Miscellaneous Proceeds to principal due under the Note will not extend or postpone the due date of the Periodic Payments or change the amount of those

3. Monthly Payments For Taxes And Insurance.

(a) Borrower's Obligations.

I will pay to Lender all amounts necessary to pay for taxes, assessments, water charges, sewer rents and other similar charges, ground leasehold payments or rents (if any), hazard or property insurance covering the Property, flood insurance (if any), and any required Mortgage Insurance, or a Loss Reserve as described in Section 10 in the place of Mortgage Insurance. Each Periodic Payment will include an amount to be applied toward payment of the following items which are called "Escrow Items:"

- (1) The taxes, assessments, water charges, sewer rents and other similar charges, on the Property which under Applicable Law may be superior to this Security Instrument as a Lien on the Property. Any claim, demand or charge that is made against property because an obligation has not been fulfilled is known as a "Lien;"
- (2) The leasehold payments or ground rents on the Property (if any):
- (3) The premium for any and all insurance required by Lender under Section 5 of this Security Instrument;
- (4) The premium for Mortgage Insurance (if any);
- (5) The amount I may be required to pay Lender under Section 10 of this Security Instrument instead of the payment of the premium for Mortgage Insurance (if any); and
- (6) If required by Lender, the amount for any Community Association Dues, Fees, and Assessments.

After signing the Note, or at any time during its term, Lender may include these amounts as Escrow Items. The monthly payment I will make for Escrow Items will be based on Lender's estimate of the annual amount required.

I will pay all of these amounts to Lender unless Lender tells me, in writing, that I do not have to do so, or unless Applicable Law requires otherwise. I will make these payments on the same day that my Periodic Payments of principal and interest are due under the Note.

The amounts that I pay to Lender for Escrow Items under this Section 3 will be called "Escrow Funds." I will pay Lender the Escrow Funds for Escrow Items unless Lender waives my obligation to pay the Escrow Funds for any or all Escrow Items. Lender may waive my obligation to pay to Lender Escrow Funds for any or all Escrow Items at any time. Any such waiver must be in writing. In the event of such waiver, I will pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Escrow Funds has been waived by Lender and, if Lender requires, will promptly send to Lender receipts showing such payment within such time period as Lender may require. My obligation to make such payments and to provide receipts will be considered to be a promise and agreement contained in this Security Instrument, as the phrase "promises and agreements" is used in Section 9 of this Security Instrument. If I am obligated to pay Escrow Items directly, pursuant to a waiver, and I fail to pay the amount due for an Escrow Item, Lender may pay that amount and I will then be obligated under Section 9 of this Security Instrument to repay to Lender. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 of this Security Instrument and, upon the revocation, I will pay to Lender all Escrow Funds, and in amounts, that are then required under this Section 3.

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I promise to promptly send to Lender any notices that I receive of Escrow Item amounts to be paid. Lender will estimate from time to time the amount of Escrow Funds I will have to pay by using existing assessments and bills and reasonable estimates of the amount I will have to pay for Escrow Items in the future, unless Applicable Law requires Lender to use another method for determining the amount I am to

Lender may, at any time, collect and hold Escrow Funds in an amount sufficient to permit Lender to apply the Escrow Funds at the time specified under RESPA. Applicable Law puts limits on the total amount of Escrow Funds Lender can at any time collect and hold. This total amount cannot be more than the maximum amount a lender could require under RESPA. If there is another Applicable Law that imposes a lower limit on the total amount of Escrow Funds Lender can collect and hold, Lender will be limited to the lower amount.

(b) Lender's Obligations.

Lender will keep the Escrow Funds in a savings or banking institution which has its deposits insured by a federal agency, instrumentality, or entity, or in any Federal Home Loan Bank. If Lender is such a savings or banking institution, Lender may hold the Escrow Funds. Lender will use the Escrow Funds to pay the Escrow Items no later than the time allowed under RESPA or other Applicable Law. Lender will give to me, without charge, an annual accounting of the Escrow Funds. That accounting will show all additions to and deductions from the Escrow Funds and the reason for each deduction.

Lender may not charge me for holding or keeping the Escrow Funds, for using the Escrow Funds to pay Escrow Items, for making a yearly analysis of my payment of Escrow Funds or for receiving, or for verifying and totaling assessments and bills. However, Lender may charge me for these services if Lender pays me interest on the Escrow Funds and if Applicable Law permits Lender to make such a charge. Lender will not be required to pay me any interest or earnings on the Escrow Funds unless either (1) Lender and I agree in writing that Lender will pay interest on the Escrow Funds, or (2) Applicable Law requires Lender to pay interest on the Escrow Funds.

(c) Adjustments to the Escrow Funds.

Under Applicable Law, there is a limit on the amount of Escrow Funds Lender may hold. If the amount of Escrow Funds held by Lender exceeds this limit, then there will be an excess amount and RESPA requires Lender to account to me in a special manner for the excess amount of Escrow Funds.

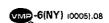
If, at any time, Lender has not received enough Escrow Funds to make the payments of Escrow Items when the payments are due, Lender may tell me in writing that an additional amount is necessary. I will pay to Lender whatever additional amount is necessary to pay the Escrow Items when the payments are due, but the number of payments will not be more than 12.

When I have paid all of the Sums Secured, Lender will promptly refund to me any Escrow Funds that are then being held by Lender.

4. Borrower's Obligation to Pay Charges, Assessments and Claims. I will pay all taxes, assessments, water charges, sewer rents and other similar charges, and any other charges and fines that may be imposed on the Property and that may be superior to this Security Instrument. I will also make ground rents or payments due under my lease if I am a tenant on the Property and Community Association Dues, Fees, and Assessments (if any) due on the Property. If these items are Escrow Items, I will do this by making the payments as described in Section 3 of this Security Instrument. In this Security Instrument, the word "Person" means any individual, organization, governmental authority or other party.

I will promptly pay or satisfy all Liens against the Property that may be superior to this Security Instrument. However, this Security Instrument does not require me to satisfy a superior Lien if: (a) I agree, in writing, to pay the obligation which gave rise to the superior Lien and Lender approves the way in which I agree to pay that obligation, but only so long as I am performing such agreement; (b) in good faith, I argue or defend against the superior Lien in a lawsuit so that in Lender's opinion, during the lawsuit, the superior Lien may not be enforced, but only until the lawsuit ends; or (c) I secure from the holder of that other Lien an agreement, approved in writing by Lender, that the Lien of this Security Initials:

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Instrument is superior to the Lien held by that Person. If Lender determines that any part of the Property is subject to a superior Lien, Lender may give Borrower a notice identifying the superior Lien. Within 10 days of the date on which the notice is given, Borrower shall pay or satisfy the superior Lien or take one or more of the actions mentioned in this Section 4.

Lender also may require me to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with the Loan, unless Applicable Law does not permit Lender to make such a charge.

5. Borrower's Obligation to Maintain Hazard Insurance or Property Insurance. I will obtain hazard or property insurance to cover all buildings and other improvements that now are, or in the future will be, located on the Property. The insurance will cover loss or damage caused by fire, hazards normally covered by "Extended Coverage" hazard insurance policies, and any other hazards for which Lender requires coverage, including, but not limited to earthquakes and floods. The insurance will be in the amounts (including, but not limited to, deductible levels) and for the periods of time required by Lender. What Lender requires under the last sentence can change during the term of the Loan. I may choose the insurance company, but my choice is subject to Lender's right to disapprove. Lender may not disapprove my choice unless the disapproval is reasonable. Lender may require me to pay either (a) a one-time charge for flood zone determination, certification and tracking services, or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect the flood zone determination or certification. If I disagree with the flood zone determination, I may request the Federal Emergency Management Agency to review the flood zone determination and I promise to pay any fees charged by the Federal Emergency Management Agency for its review.

If I fail to maintain any of the insurance coverages described above, Lender may obtain insurance coverage, at Lender's option and my expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage will cover Lender, but might or might not protect me, my equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. I acknowledge that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that I could have obtained. Any amounts disbursed by Lender under this Section 5 will become my additional debt secured by this Security Instrument. These amounts will bear interest at the interest rate set forth in the Note from the date of disbursement and will be payable with such interest, upon notice from Lender to me requesting

All of the insurance policies and renewals of those policies will include what is known as a "Standard Mortgage Clause" to protect Lender and will name Lender as mortgagee and/or as an additional loss payee. The form of all policies and renewals will be acceptable to Lender. Lender will have the right to hold the policies and renewal certificates. If Lender requires, I will promptly give Lender all receipts of paid premiums and renewal notices that I receive.

If I obtain any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy will include a Standard Mortgage Clause and will name Lender as mortgagee and/or as an additional loss payee.

If there is a loss or damage to the Property, I will promptly notify the insurance company and Lender. If I do not promptly prove to the insurance company that the loss or damage occurred, then Lender may do so.

The amount paid by the insurance company for loss or damage to the Property is called "Insurance Proceeds." Unless Lender and I otherwise agree in writing, any Insurance Proceeds, whether or not the underlying insurance was required by Lender, will be used to repair or to restore the damaged Property unless: (a) it is not economically feasible to make the repairs or restoration; (b) the use of the Insurance Proceeds for that purpose would lessen the protection given to Lender by this Security Instrument; or (c)

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Lender and I have agreed in writing not to use the Insurance Proceeds for that purpose. During the period that any repairs or restorations are being made, Lender may hold any Insurance Proceeds until it has had an opportunity to inspect the Property to verify that the repair work has been completed to Lender's satisfaction. However, this inspection will be done promptly. Lender may make payments for the repairs and restorations in a single payment or in a series of progress payments as the work is completed. Unless Lender and I agree otherwise in writing or unless Applicable Law requires otherwise, Lender is not required to pay me any interest or earnings on the Insurance Proceeds. I will pay for any public adjusters or other third parties that I hire, and their fees will not be paid out of the Insurance Proceeds. If the repair or restoration is not economically feasible or if it would lessen Lender's protection under this Security Instrument, then the Insurance Proceeds will be used to reduce the amount that I owe to Lender under this Security Instrument. Such Insurance Proceeds will be applied in the order provided for in Section 2. If any of the Insurance Proceeds remain after the amount that I owe to Lender has been paid in full, the remaining Insurance Proceeds will be paid to me.

If I abandon the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If I do not answer, within 30 days, a notice from Lender stating that the insurance company has offered to settle a claim, Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 of this Security Instrument or otherwise, I give Lender my rights to any Insurance Proceeds in an amount not greater than the amounts unpaid under the Note and this Security Instrument. I also give Lender any other of my rights (other than the right to any refund of unearned premiums that I paid) under all insurance policies covering the Property, if the rights are applicable to the coverage of the Property. Lender may use the Insurance Proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

- 6. Borrower's Obligations to Occupy The Property. I will occupy the Property and use the Property as my principal residence within 60 days after I sign this Security Instrument. I will continue to occupy the Property and to use the Property as my principal residence for at least one year. The one-year period will begin when I first occupy the Property. However, I will not have to occupy the Property and use the Property as my principal residence within the time frames set forth above if Lender agrees in writing that I do not have to do so. Lender may not refuse to agree unless the refusal is reasonable. I also will not have to occupy the Property and use the Property as my principal residence within the time frames set forth above if extenuating circumstances exist which are beyond my control.
- 7. Borrower's Obligations to Maintain And Protect The Property And to Fulfill Any Lease Obligations.

(a) Maintenance and Protection of the Property.

I will not destroy, damage or harm the Property, and I will not allow the Property to deteriorate. Whether or not I am residing in the Property, I will keep the Property in good repair so that it will not deteriorate or decrease in value due to its condition. Unless it is determined under Section 5 of this Security Instrument that repair is not economically feasible, I will promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or Condemnation (as defined in the definition of Miscellaneous Proceeds) proceeds are paid because of loss or damage to, or Condemnation of, the Property, I will repair or restore the Property only if Lender has released those proceeds for such purposes. Lender may pay for the repairs and restoration out of proceeds in a single payment or in a series of progress payments as the work is completed. If the insurance or Condemnation proceeds are not sufficient to repair or restore the Property, I promise to pay for the completion of such repair or restoration.

(b) Lender's Inspection of Property.

Lender, and others authorized by Lender, may enter on and inspect the Property. They will do so in a reasonable manner and at reasonable times. If it has a reasonable purpose, Lender may inspect the inside of the home or other improvements on the Property. Before or at the time an inspection is made, Lender will give me notice stating a reasonable purpose for such interior inspection.

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- 8. Borrower's Loan Application. If, during the application process for the Loan, I, or any Person or entity acting at my direction or with my knowledge or consent, made false, misleading, or inaccurate statements to Lender about information important to Lender in determining my eligibility for the Loan (or did not provide Lender with such information), Lender will treat my actions as a default under this Security Instrument. False, misleading, or inaccurate statements about information important to Lender would include a misrepresentation of my intention to occupy the Property as a principal residence. This is just one example of a false, misleading, or inaccurate statement of important information.
- 9. Lender's Right to Protect Its Rights in The Property. If: (a) I do not keep my promises and agreements made in this Security Instrument; (b) someone, including me, begins a legal proceeding that may significantly affect Lender's interest in the Property or rights under this Security Instrument (such as a legal proceeding in bankruptcy, in probate, for Condemnation or Forfeiture (as defined in Section 11), proceedings which could give a Person rights which could equal or exceed Lender's interest in the Property or under this Security Instrument, proceedings for enforcement of a Lien which may become superior to this Security Instrument, or to enforce laws or regulations); or (c) I have abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and Lender's rights under this Security Instrument.

Lender's actions may include, but are not limited to: (a) protecting and/or assessing the value of the Property; (b) securing and/or repairing the Property; (c) paying sums to eliminate any Lien against the Property that may be equal or superior to this Security Instrument; (d) appearing in court; and (e) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Lender can also enter the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, have utilities turned on or off, and take any other action to secure the Property. Although Lender may take action under this Section 9, Lender does not have to do so and is under no duty to do so. I agree that Lender will not be liable for not taking any or all actions under this Section 9.

I will pay to Lender any amounts, with interest, which Lender spends under this Section 9. I will pay those amounts to Lender when Lender sends me a notice requesting that I do so. I will pay interest on those amounts at the interest rate set forth in the Note. Interest on each amount will begin on the date that the amount is spent by Lender. This Security Instrument will protect Lender in case I do not keep this promise to pay those amounts with interest.

If I do not own, but am a tenant on the Property, I will fulfill all my obligations under my lease. I also agree that, if I acquire the full title (sometimes called "Fee Title") to the Property, my lease interest and the Fee Title will not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, I will pay the premiums for the Mortgage Insurance. If, for any reason, the Mortgage Insurance coverage ceases to be available from the mortgage insurer that previously provided such insurance and Lender required me to make separate payments toward the premiums for Mortgage Insurance, I will pay the premiums for substantially equivalent Mortgage Insurance coverage from an alternate mortgage insurer. However, the cost of this Mortgage Insurance coverage will be substantially equivalent to the cost to me of the previous Mortgage Insurance coverage, and the alternate mortgage insurer will be selected by Lender.

If substantially equivalent Mortgage Insurance coverage is not available, Lender will establish a non-refundable "Loss Reserve" as a substitute for the Mortgage Insurance coverage. I will continue to pay to Lender each month an amount equal to one-twelfth of the yearly Mortgage Insurance premium (as of the time the coverage lapsed or ceased to be in effect). Lender will retain these payments, and will use these payments to pay for losses that the Mortgage Insurance would have covered. The Loss Reserve is non-refundable even if the Loan is ultimately paid in full and Lender is not required to pay me any interest on the Loss Reserve. Lender can no longer require Loss Reserve payments if: (a) Mortgage Insurance

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coverage again becomes available through an insurer selected by Lender; (b) such Mortgage Insurance is obtained; (c) Lender requires separately designated payments toward the premiums for Mortgage Obtained; (c) Lender requires separately designated payments toward the premiums for morngage Insurance coverage is in the amount and for the period of time required by

If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required in the I occ pacerve navments for Mortgage Insurance, I will pay the Mortgage Incurance and Incurance and Incurance Incurance and Incurance an Insurance premiums, of the Loss Reserve payments, until the requirement for Mortgage Insurance ends Insurance premiums, or the Loss Reserve payments, until the requirement for Montgage insurance ends according to any written agreement between Lender and me providing for such termination or until and the Anniicable I am I ender may require me to have the according to any written agreement between Lender and me providing for such termination of Mortgage Insurance is required by Applicable Law. Lender may require me to pay the manner described in Certion 2 of this Countily Institution.

premiums, or the Loss Reserve payments, in the manner described in Section 3 of this Security Instrument. Premiums, or the Loss Reserve payments, in the manner described in Section 3 of this Section 10 will affect my obligation to pay interest at the rate provided in the Note.

A Mortgaga Inchronge policy page I ander for any aptity that purchased the Motel for certain 1. A Mortgage Insurance policy pays Lender (or any entity that purchases the Note) for certain losses it A Montgage insurance policy pays Lender (or any entity that purchases the Policy for centain losses it incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage

Mortgage insurers assess their total risk on all Mortgage Insurance from time to time. Mortgage insurers may enter into agreements with other parties to share or change their risk, or to reduce losses. These agreements are based on terms and conditions that are satisfactory to the mortgage insurer and the these agreements are based on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make other party (or parties) to these agreements. These agreements may require the mortgage insurer to make Mortgage Insurance Transitions) funds that the mortgage insurer may have available (which may include

As a result of these agreements, Lender, any owner of the Note, another insurer, any reinsurer, or other entire may receive (directly or indirectly) amounts that come from a nortion of Romovier's As a result of these agreements, Lender, any owner of the Note, another insurer, any reinsurer, or any other entity may receive (directly or indirectly) amounts that come from a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or changing the mortgage insurer's risk, or payments for Mortgage insurance, in exchange for snaring or changing the mortgage insurer's risk, or share of the manifestal provide that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive captive cap exchange for a snare of the premiums paid to the insurer, the arrangement is often termed captive parameters agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. These agreements will not entitle Borrower will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower will not affect the rights Dorrower has a if any of shape agreements to any refund; and (b) any of these agreements will not affect the rights Borrower has - if any - regarding the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right (a) to receive certain disclosures, (b) to request and obtain cancellation of the Mortgage include the right (a) to receive certain disclosures, (b) to request and obtain cancellation of the Morigage Insurance terminated automatically, and/or (d) to receive a refund of the time of such cancellation or termination.

any Morigage Insurance premiums that were not earned at the time of such cancellation or termination.

All Missellands Decoders Proceeds Mortgage insurance premiums that were not earned at the time of such cancellation or termination.

11. Agreements About Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are assigned to and will be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds will be applied to restoration or repair of the Property, if (a) the restoration or repair is economically feasible, and (b) Lender's Security given in this Security Instrument is not lessened. During such repair and restoration period, Lender will have the right becurity instrument is not tessened. During such repair and restoration period, Lender will have the light that the work has been completed to Lender has had an opportunity to inspect the Property to verify to verify the inspect of the property to verify the property to verify the inspect of the property to verify the inspect of the property to verify the pro that the work has been completed to Lender's satisfaction. However, the inspection will be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless Lender and I agree otherwise in writing or unless Applicable Payments as the work is completed. Unless Lender and 1 agree otherwise in writing or unless Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender will not be required to pay Borrower any interest or earnings on the Miscellaneous Proceeds, Lender will not be required to pay and in this capacity, for its proceeds. If the restoration or repair is not the Borrower any interest or earnings on the Miscellaneous Proceeds. If the restoration or repair is not Miscellaneous Proceeds will be applied to the Cume Cecured whether or not then due The excess if any. Miscellaneous Proceeds will be applied to the Sums Security Instrument would be lessened, the County Miscellaneous Proceeds will be applied to the Sums Secured, whether or not then due. The excess, if any, Miscellaneous Proceeds will be applied to the Sums Secured, whether or not then due. The excess, it a sum of the order provided for in Section 2. De paid to me. Such Miscellaneous Proceeds will be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous with he applied to the Curre Courad whether or not then due The avosce if any will be paid to

Proceeds will be applied to the Sums Secured, whether or not then due. The excess, if any, will be paid to In the event of a partial taking, destruction, or loss in value of the Property in which the fair market

Value of the Property immediately before the partial taking, destruction, or loss in value or use Property immediately before the partial taking, destruction, or loss in value is equal to or loss in value in the loss in value is equal to or loss in value is equal to or loss in value in the loss in value is equal to or loss in value in the loss in value is equal to or loss in value in the loss in value in the loss in the loss in value in the loss in the loss in value in the loss in the loss in value in the loss in greater than the amount of the Sums Secured immediately before the partial taking, destruction, or loss in value is equal to or -6(NY) (0005).08

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value, the Sums Secured will be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the Sums Secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to me.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the Sums Secured immediately before the partial taking, destruction, or loss in value, the Miscellaneous Proceeds will be applied to the Sums Secured whether or not the sums are then due.

If I abandon the Property, or if, after Lender sends me notice that the Opposing Party (as defined in the next sentence) offered to make an award to settle a claim for damages, I fail to respond to Lender within 30 days after the date Lender gives notice, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the Sums Secured, whether or not then due. "Opposing Party" means the third party that owes me Miscellaneous Proceeds or the party against whom I have a right of action in regard to Miscellaneous Proceeds.

I will be in default under this Security Instrument if any civil or criminal action or proceeding that Lender determines could result in a court ruling (a) that would require Forfeiture of the Property, or (b) that could damage Lender's interest in the Property or rights under this Security Instrument. "Forfeiture" is a court action to require the Property, or any part of the Property, to be given up. I may correct the default by obtaining a court ruling that dismisses the court action, if Lender determines that this court ruling prevents Forfeiture of the Property and also prevents any damage to Lender's interest in the Property or rights under this Security Instrument. If I correct the default, I will have the right to have enforcement of this Security Instrument discontinued, as provided in Section 19 of this Security Instrument, even if Lender has required Immediate Payment in Full (as defined in Section 22). The proceeds of any award or claim for damages that are attributable to the damage or reduction of Lender's interest in the Property are assigned, and will be paid, to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property will be applied in the order provided for in Section 2.

12. Continuation of Borrower's Obligations And of Lender's Rights.

(a) Borrower's Obligations.

Lender may allow me, or a Person who takes over my rights and obligations, to delay or to change the amount of the Periodic Payments. Even if Lender does this, however, I will still be fully obligated under the Note and under this Security Instrument unless Lender agrees to release me, in writing, from my obligations.

Lender may allow those delays or changes for me or a Person who takes over my rights and obligations, even if Lender is requested not to do so. Even if Lender is requested to do so, Lender will not be required to (1) bring a lawsuit against me or such a Person for not fulfilling obligations under the Note or under this Security Instrument, or (2) refuse to extend time for payment or otherwise modify amortization of the Sums Secured.

(b) Lender's Rights.

Even if Lender does not exercise or enforce any right of Lender under this Security Instrument or under Applicable Law, Lender will still have all of those rights and may exercise and enforce thern in the future. Even if: (1) Lender obtains insurance, pays taxes, or pays other claims, charges or Liens against the Property; (2) Lender accepts payments from third Persons; or (3) Lender accepts payments in amounts less than the amount then due, Lender will have the right under Section 22 below to demand that I make Immediate Payment in Full of any amounts remaining due and payable to Lender under the Note and under this Security Instrument.

13. Obligations of Borrower And of Persons Taking Over Borrower's Rights or Obligations. If more than one Person signs this Security Instrument as Borrower, each of us is fully obligated to keep all of Borrower's promises and obligations contained in this Security Instrument. Lender may enforce Lender's rights under this Security Instrument against each of us individually or against all of us together. This means that any one of us may be required to pay all of the Sums Secured. However, if one of us does not sign the Note: (a) that Person is signing this Security Instrument only to give that Person's rights in the Property to Lender under the terms of this Security Instrument; (b) that Person is not personally obligated to pay the Sums Secured; and (c) that Person agrees that Lender may agree with the other Borrowers to

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Subject to the provisions of Section 18 of this Security Instrument, any Person who takes over my rights or obligations under this Security Instrument in writing, and is approved by Lender in writing, will have all of my rights and will be obligated to keep all of my promises and agreements made in this Security Instrument. Borrower will not be released from Borrower's obligations and liabilities under this Security Instrument unless Lender agrees to such release in writing. Any Person who takes over Lender's rights or obligations under this Security Instrument will have all of Lender's rights and will be obligated to keep all of Lender's promises and agreements made in this Security Instrument except as provided under Section

14. Loan Charges. Lender may charge me fees for services performed in connection with my default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. With regard to other fees, the fact that this Security Instrument does not expressly indicate that Lender may charge a certain fee does not mean that Lender cannot charge that fee. Lender may not charge fees that are prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to Applicable Law which sets maximum loan charges, and that Applicable Law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed permitted limits: (a) any such loan charge will be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (even if a prepayment charge is provided for under the Note). If I accept such a refund that is paid directly to me, I will waive any right to bring a lawsuit against Lender because of the overcharge.

- 15. Notices Required under this Security Instrument. All notices given by me or Lender in connection with this Security Instrument will be in writing. Any notice to me in connection with this Security Instrument is considered given to me when mailed by first class mail or when actually delivered to my notice address if sent by other means. Notice to any one Borrower will be notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address is the address of the Property unless I give notice to Lender of a different address. I will promptly notify Lender of my change of address. If Lender specifies a procedure for reporting my change of address, then I will only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender will be given by delivering it or by mailing it by first class mail to Lender's address stated on the first page of this Security Instrument unless Lender has given me notice of another address. Any notice in connection with this Security Instrument is given to Lender when it is actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.
- 16. Law That Governs this Security Instrument; Word Usage. This Security Instrument is governed by federal law and the law of New York State. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might allow the parties to agree by contract or it might be silent, but such silence does not mean that Lender and I cannot agree by contract. If any term of this Security Instrument or of the Note conflicts with Applicable Law, the conflict will not affect other provisions of this Security Instrument or the Note which can operate, or be given effect, without the conflicting provision. This means that the Security Instrument or the Note will remain as if the conflicting provision did not exist.

As used in this Security Instrument: (a) words of the masculine gender mean and include corresponding words of the feminine and neuter genders; (b) words in the singular mean and include the plural, and words in the plural mean and include the singular; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. I will be given one copy of the Note and of this Security Instrument.

18. Agreements about Lender's Rights If the Property Is Sold or Transferred. Lender may require Immediate Payment in Full of all Sums Secured by this Security Instrument if all or any part of the Property, or if any right in the Property, is sold or transferred without Lender's prior written permission. Initials;

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If Borrower is not a natural Person and a beneficial interest in Borrower is sold or transferred without Lender's prior written permission, Lender also may require Immediate Payment in Full. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender requires Immediate Payment in Full under this Section 18, Lender will give me a notice which states this requirement. The notice will give me at least 30 days to make the required payment. The 30-day period will begin on the date the notice is given to me in the manner required by Section 15 of this Security Instrument. If I do not make the required payment during that period, Lender may act to enforce its rights under this Security Instrument without giving me any further notice or demand for payment.

- 19. Borrower's Right to Have Lender's Enforcement of this Security Instrument Discontinued. Even if Lender has required Immediate Payment in Full, I may have the right to have enforcement of this Security Instrument stopped. I will have this right at any time before the earliest of: (a) five days before sale of the Property under any power of sale granted by this Security Instrument; (b) another period as Applicable Law might specify for the termination of my right to have enforcement of the Loan stopped; or (c) a judgment has been entered enforcing this Security Instrument. In order to have this right, I will meet the following conditions:
 - (a) I pay to Lender the full amount that then would be due under this Security Instrument and the Note as if Immediate Payment in Full had never been required;
 - (b) I correct my failure to keep any of my other promises or agreements made in this Security
 - (c) I pay all of Lender's reasonable expenses in enforcing this Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument: and
 - (d) I do whatever Lender reasonably requires to assure that Lender's interest in the Property and rights under this Security Instrument and my obligations under the Note and under this Security Instrument continue unchanged.

Lender may require that I pay the sums and expenses mentioned in (a) through (d) in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer.

If I fulfill all of the conditions in this Section 19, then this Security Instrument will remain in full effect as if Immediate Payment in Full had never been required. However, I will not have the right to have Lender's enforcement of this Security Instrument discontinued if Lender has required Immediate Payment in Full under Section 18 of this Security Instrument.

20. Note Holder's Right to Sell the Note or an Interest in the Note; Borrower's Right to Notice of Change of Loan Servicer; Lender's and Borrower's Right to Notice of Grievance. The Note, or an interest in the Note, together with this Security Instrument, may be sold one or more times. I might not receive any prior notice of these sales.

The entity that collects the Periodic Payments and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law is called the "Loan Servicer." There may be a change of the Loan Servicer as a result of the sale of the Note. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. Applicable Law requires that I be given written notice of any change of the Loan Servicer. The notice will state the name and address of the new Loan Servicer, and also tell me the address to which I should make my payments. The notice also will contain any other information required by RESPA or Applicable Law. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to me will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither I nor Lender may commence, join or be joined to any court action (as either an individual party or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other has not fulfilled any of its obligations under this Security Instrument, unless the other is notified (in the manner required under Section 15 of this Security Instrument) of the unfulfilled obligation and given a reasonable time period to take corrective action. If Applicable Law provides a time period which will elapse before certain action can be taken, that time

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period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to me under Section 22 and the notice of the demand for payment in full given to me under Section 22 will be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20. All rights under this paragraph are subject to Applicable Law.

21. Continuation of Borrower's Obligations to Maintain and Protect the Property. The federal laws and the laws of New York State that relate to health, safety or environmental protection are called "Environmental Law." Environmental Law classifies certain substances as toxic or hazardous. There are other substances that are considered hazardous for purposes of this Section 21. These substances are gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. The substances defined as toxic or hazardous by Environmental Law and the substances considered hazardous for purposes of this Section 21 are called "Hazardous Substances." "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law. An "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

I will not do anything affecting the Property that violates Environmental Law, and I will not allow anyone else to do so. I will not cause or permit Hazardous Substances to be present on the Property. I will not use or store Hazardous Substances on the Property. I also will not dispose of Hazardous Substances on the Property, or release any Hazardous Substance on the Property, and I will not allow anyone else to do so. I also will not do, nor allow anyone else to do, anything affecting the Property that: (a) is in violation of any Environmental Law; (b) creates an Environmental Condition; or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The promises in this paragraph do not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized as appropriate for normal residential use and maintenance of the Property (including, but not limited to, Hazardous Substances in consumer products). I may use or store these small quantities on the Property. In addition, unless Environmental Law requires removal or other action, the buildings, the improvements and the fixtures on the Property are permitted to contain asbestos and asbestos-containing materials if the asbestos and asbestos-containing materials are undisturbed and "non-friable" (that is, not easily crumbled by hand pressure).

I will promptly give Lender written notice of: (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which I have actual knowledge; (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance; and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If I learn, or any governmental or regulatory authority, or any private party, notifies me that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, I will promptly take all necessary remedial actions in accordance with Environmental Law.

Nothing in this Security Instrument creates an obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS

I also promise and agree with Lender as follows:

22. Lender's Rights If Borrower Fails to Keep Promises and Agreements. Except as provided in Section 18 of this Security Instrument, if all of the conditions stated in subsections (a), (b) and (c) of this Section 22 are met, Lender may require that I pay immediately the entire amount then remaining unpaid under the Note and under this Security Instrument. Lender may do this without making any further demand for payment. This requirement is called "Immediate Payment in Full."

If Lender requires Immediate Payment in Full, Lender may bring a lawsuit to take away all of my remaining rights in the Property and have the Property sold. At this sale Lender or another Person may acquire the Property. This is known as "Foreclosure and Sale." In any lawsuit for Foreclosure and Sale, Lender will have the right to collect all costs and disbursements and additional allowances allowed by Applicable Law and will have the right to add all reasonable attorneys' fees to

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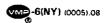
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the amount I owe Lender, which fees shall become part of the Sums Secured.

Lender may require Immediate Payment in Full under this Section 22 only if all of the following conditions are met:

- (a) I fail to keep any promise or agreement made in this Security Instrument or the Note, including, but not limited to, the promises to pay the Sums Secured when due, or if another default occurs under this Security Instrument;
- (b) Lender sends to me, in the manner described in Section 15 of this Security Instrument, a notice that states:
 - (1) The promise or agreement that I failed to keep or the default that has occurred;
 - (2) The action that I must take to correct that default;
 - (3) A date by which I must correct the default. That date will be at least 30 days from the date on which the notice is given;
 - (4) That if I do not correct the default by the date stated in the notice, Lender may require Immediate Payment in Full, and Lender or another Person may acquire the Property by means of Foreclosure and Sale;
 - (5) That if I meet the conditions stated in Section 19 of this Security Instrument, I will have the right to have Lender's enforcement of this Security Instrument stopped and to have the Note and this Security Instrument remain fully effective as if Immediate Payment in Full had never been required; and
 - (6) That I have the right in any lawsuit for Foreclosure and Sale to argue that I did keep my promises and agreements under the Note and under this Security Instrument, and to present any other defenses that I may have; and
- (c) I do not correct the default stated in the notice from Lender by the date stated in that notice.
- 23. Lender's Obligation to Discharge this Security Instrument. When Lender has been paid all amounts due under the Note and under this Security Instrument, Lender will discharge this Security Instrument by delivering a certificate stating that this Security Instrument has been satisfied. I will pay all costs of recording the discharge in the proper official records. I agree to pay a fee for the discharge of this Security Instrument, if Lender so requires. Lender may require that I pay such a fee, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted by Applicable Law.
- 24. Agreements about New York Lien Law. I will receive all amounts lent to me by Lender subject to the trust fund provisions of Section 13 of the New York Lien Law. This means that I will: (a) hold all amounts which I receive and which I have a right to receive from Lender under the Note as a trust fund; and (b) use those amounts to pay for "Cost of Improvement" (as defined in Section 13 of the New York Lien Law) before I use them for any other purpose. The fact that I am holding those amounts as a trust fund means that for any building or other improvement located on the Property I have a special responsibility under the law to use the amount in the manner described in this Section 24.
 - 25. Borrower's Statement Regarding the Property [check box as applicable].

X.	This Security Instrument covers real property improved, or to be improved, by a one or two
	formiles devalling ands.
	This Security Instrument covers real property principally improved, or to be improved, by one
	or more structures containing, in the aggregate, not more than six residential dwelling units with
	each dwelling unit having its own senarate cooking facilities
	This Security Instrument does not cover real property improved as described above.
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EXHIBIT B

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E.D.N.Y.- Bklyn 10-cv-2485 Matsumoto, J. Azrack, M.J.

United States Court of Appeals

FOR THE SECOND CIRCUIT

At a stated term of the United States Court of Appeals for the Second Circuit, held at the Thurgood Marshall United States Courthouse, 40 Foley Square, in the City of New York, on the 25th day of April, two thousand thirteen.

Present:

Ralph K. Winter, Guido Calabresi, Gerard E. Lynch, Circuit Judges.

Ramon Quiroz, et al.,

Plaintiffs-Appellants,

v.

11-3663

U.S. Bank National Association, as Trustee, et al.,

Defendants-Appellees.

Appellant Ramon Quiroz, pro se, moves: (1) for an order granting "summary judgment" in the Appellants' favor; and (2) to lift the automatic stay imposed upon the filing of a Chapter 11 bankruptcy petition by Appellees Homecomings Financial ("Homecomings") and GMAC Mortgages ("GMAC"). By order entered on May 24, 2012, this Court stayed the above-captioned appeal pending the lifting or termination of the automatic stay.

Upon due consideration, it is hereby ORDERED that: (1) the Appellants' motion for "summary judgment" is CONSTRUED as a motion for summary reversal of the district court's August 9, 2011 judgment dismissing the Appellants' complaint; (2) as so construed, decision on the motion is DEFERRED pending the lifting or termination of the automatic stay, see 11 U.S.C. § 362(a)(1); Johnson v. Morgenthau, 160 F.3d 897, 899 (2d Cir. 1998) (providing that this Court has "inherent

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power... to manage and control its docket"); and (3) the Appellants' motion to lift the automatic stay is DENIED, see In re Sonnax Indus., 907 F.2d 1280, 1287 (2d Cir. 1990) (noting that the decision to lift the automatic stay is left to the sound discretion of the bankruptcy court). Any future motion to lift the automatic stay should be filed in the bankruptcy court. See Fed. R. Bankr. P. 9014.

Finally, we note that Appellant Ramon Quiroz has informed this Court that Appellant Helen Quiroz has died. However, this Court has no information as to whether she has a personal representative who could be substituted under Federal Rule of Appellate Procedure 43(a). Additionally, Appellant Jessica Angel Quiroz may not be a proper party to this appeal, as she did not sign the notice of appeal and this Court has no information as to whether she was a minor child at the time that it was filed. See Fed. R. App. P. 3(c)(2). Accordingly, the Appellants are ORDERED to file, within 30 days of the date that Homecomings and GMAC notify this Court that the automatic stay has been lifted or terminated, affidavits or affirmations stating: (1) whether Appellant Helen Quiroz has a personal representative suitable for substitution pursuant to Federal Rule of Appellate Procedure 43(a); and (2) the age of Appellant Jessica Angel Quiroz at the time that the September 8, 2011 notice of appeal was filed.

FOR THE COURT: Catherine O'Hagan Wolfe, Clerk

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EXHIBIT

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Instructions: Fill in the names of the parties the blank spaces next to the instructions pri BLACK INK ONLY. [Other blank spaces are	s and the index Number. Complete inted in bold type. PRINT AND USE
SEQUENCE. NO. 4	
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HON. HOWARD G. LANE	At IAS Part of the Supreme Court of the State of New York, held in and for the Courity of Queens at the
Tin	Courthouse thereof, 88-11 Sutphin Blvd., Jamaica, New York, on the 21 day of May, 2002.
HON, LAWRENCE V. CULLEN	RECEIVED
PRESENT: HON. Justice of the Supreme Court	
	MAY 2 2 2009
U.S. Bank National Association	COUNTY CLERK QUEENS COUNTY
As Trustee	, I ^e
(FILL IN NAME(S)) Plaintiff(s)	Index No
Jessica Angel Quikoz	ORDER TO SHOW CAUSE WITH T.R.O. IN CIVIL ACTION
HELEN QUIROZ.	
FILL IN NAME(S)] Defendant(s)	x
Upon reading and filing the affidavit ofH	den Quiroz
YOUR NAME, swom to on the 21 day of May	200 9_ [DATE THE AFFIDAVIT WAS
, WORN TO BEFORE A NOTARY PUBLIC), and upon t	he exhibits attached to the affidavit, and
List other supporting papers, e.g. additional	AFFIDAVITS, EXHIBITS] NOTICE OF
	me until 6/24/09 TO PERFE
APPEAL REPLY AFFIRMATION TO TO AMEND VERIFIED COMPLA	O DEFENDANT'S OPPOSITION

Let the plaintiff(s) recombination of the court of of
HAS Part 6. Room 45 of this Court, to be held at the Courthouse, 88-11 Sulphin Boulevard, Jamaica, N.Y./25-18 Court Square, Long Islami City, N.Y ISTRIKE THE ONE THAT DOES NOT APPLY] on the 2 day of 127, 2009, at 9 o'clock in the fore noon or as soon as counsel may be heard why an order should not be made IDESCRIBE THE RELIEF BEING SOUGHT A STAY on the May 22, 2009 SALE OF MY PROPERTY hased on the attached Order on Application to extend my. appeal in order that I may perfect it, which was granted until June 26, 2009. The foredosure and sale of my property before I can perfect this Appeal goes against my constitutional rights. I believe that there will be significant prejudice by giving notice because the Plaintiff has not answered the Complaint (Index # 2523/2009 which is based an demanding U.S. National Association as Trustee verification of the original title and promisory note.
IAS Part 6. Room 45, of this Court, to be held at the Courthouse, 88-11 Sulphin Boulevard, Jamaica, N.Y./25-18 Court Square, Long Islami City, N.Y ISTRIKE THE ONE THAT DOES NOT APPLY], on the 2 day of 1977, 2009, at 9 o'clock in the fore noon or as soon as counsel may be heard why an order should not be made IDESCRIBE THE RELIEF BEING SOUGHT A STAY on the May 22, 2009 SALE OF MY PROPERTY based on the attached Order on Application to extend my. appeal in order that I may perfect it, which was granted until June 26, 2009. The foredosure and sale of my property before I can perfect this Appeal goes against my constitutional rights. I believe that there will be significant prejudice by giving notice because, the Plaintiff has not answered the Complaint (Index # 2523/2009 which is based an demanding U.S. National Association as Trustee verification of the original title and promisory note.
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against my constitutional rights. I believe that there will be significant prejudice by giving notice because, the Plaintiff has not answered the Complaint (Index# 2523/2004 which is based on demanding us. National Association as Trustee verification of the original title and promisory note.
Thelieve that there will be significant prejudice by giving notice because, the Plaintiff has not answered the Complaint (Index# 2523/2009 which is based on demanding us. National Association as Trustee verification of the original title and promisory note.
notice because the Plaintiff has not answered the Complaint Condex # 2523/2009 which is based on demanding U.S. National Association as Trustee verification of the original title and promisory note.
Endex# 2523/2009 which is based on demanding U.S. National Association as Trustee verification of the original title and promisory note.
Association, as Trustee verification of the original title and promisory note.
promisory note.
AND
WHY Helen QUIROZ YOUR NAME), THE
PLAINTIFF(S) DEFENDANT(S) (CIRCLE ONE), should not have such other and further relief
as may be just, proper and equitable.
Se tust higher and admired.

12-12020-mg Doc 7371-1 Filed 07/30/14 Entered 08/05/14 16:42:51 Exhibit A Through F Pg 32 of 84

Case 1:10-cy-02485-KAM-JMA Decument 1 Filed 06/01/10 Page 46 of 82 PageID #: 46 Pending the hearing of this motion it is ORDERED that (WRITE WHAT YOU ARE ASKING THE COURT TO STOP! I'ME Sufficient cause appearing therefor, let personal service of a copy of this order, and · or its representation the other papers upon which this order is granted, upon the plaintiff(s)/defendant(s) by combined the other papers upon which this order is granted, upon the plaintiff(s)/defendant(s) by combined the other papers upon which this order is granted, upon the plaintiff(s)/defendant(s) by combined the other papers upon which this order is granted, upon the plaintiff(s)/defendant(s) by combined the other papers upon which this order is granted. referee on or before the Zday of MAY deemed good and sufficient. An affidavit or other proof of service shall be presented to this Court on the return date directed in the second paragraph of this order. ENTER: L HOWARD G. LANE

EXHIBIT D

12-12020-mg Doc 7371-1 Filed 07/30/14 Entered 08/05/14-16:42:51 Exhibit A

Case: 11-3663

Document: 5\\\ \text{GINAY (0)} = \text{NEW YOK (4)}

DEATH TRANSCRIPT

THE CITY OF NEW YORK - DEPARTMENT OF HEALTH AND MENTAL HYGIENE **DATE FILED**

CERTIFICATE OF DEATH

Certificate No. 156-12-007476

NEW YORK CITY DEPARTMENT OF HEALTH

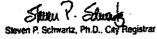
				. HYGIENE 1012 06:00 P		DECEDENT'S HELEN	QL	HROZ				<u></u>		
					ł	(First, Middle	, Last)							
OF DEATH	Ptace 2a. New York City 2b. Sorough Ct Coath Output Description 2b. Sorough 1 Cl. Emergency Dept/Output 3C Description Arrivali		Impatient xy Dept/Outpati	4 © Nursing Homer.ong Term Care 5 © Hospice Facility safert 5 3 Decedent's Residence 7 © Other Society		is last 30 days		8937 Me	ie. Name of hospital or other facility (if not facility, skeet address) 8937 Metropolitan Aventue Rego Perk, New York 11374			skagi attress)		
ĘĮ	Death Queens 3Q Dead on Arrival 7Q Other Specify							3b. Time ClAM 4. Sex		4. Sex	x 5. Date last attended by a Physician			
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yelclen)							isses or A							
S Outst. by P	13. Birthplace (City & State or Foreign Country) 14. Education (Check the box that best dee					Some colli Associate Bachelor'i	ige credit, but degree (e.g., degree (e.g.,	i no degree AA, AS; , BA, AB, B	9 (1 (s) 9 (1 (s) 9 (s)	ctorate (e.g., P plessional deg	HD, EdD) or HD (0.g., M	D, DDS, DVI		
PERSONAL PARTICULARS ment Director or, in case of City Bulat.	15. Ever in U.S. Assed Forces? 16. Marital/Partnership Status at time of death 1 (ii) Marital/Partnership Status at time of death 1 (iii) Marital/Partnership Status at time of death				Rar	non Quir	οz		-			t, Aficksia, Lessi)		
2.3	18. Fether's Name (First, Middle, Last)						19. Mother's Maiden Name (Prior to Srst marriage) (First, Middle, Last)							
NA.	Peter Kazane					se Damo			·			ZIP Code)		
2 G	20a. Informaci's Name 20b. Relationship to Decedent					1	ddraes (Stree				hy & State			
- E	Janel Quiroz Daughter									, Rego P			11374	
Esect in the	21a. Method of Disposition 1 TEBurlai 2 Ci Cremation 3 Ci Entombrent 4 Ci City Cernatory 5 Ci Other Specify				1	ace of Diepo at John's			ry, cramatory,	CHINA BANCO				
2	21c. Location of Disposition (City & State or Foreign Country)				<u></u>			214	Date of Disposition	mm	dd	YY1Y		
ľ	Middle Village, New York									02	25	2012		
	22a, Funeral Establishment				220.4	over (Sve	et and Nur	Eber	City & Sta	t e	234	rde)		
	Fox Funeral Home, Inc.				98-4	07 Ascan	Aveni	ue, Fore	st Hills, N	ew Yori	k 11375	5		

VA 15 (Am. 01/09)



This is to carrier that the foregoing is a true copy of a record on file in the Department of Health and Mental Hygiene. The Department of Health and Mental Hygiene does not certify to the truth of the statements made thereon, as no inquiry as to the facts has been provided by law.

Do not accept this transcript unless is bears the security leatures Ested on the back. Reproduction or atteration of this transcript is prohibited by §3 19(b) of the Near York City Health Code if the purpose is the evapon or violation of any provision of the Health Code or any other fam. DATE ISSUED







12-12020-mg Doc 7371-1 Filed 07/30/14 Entered 08/05/14 16:42:51 Exhibit A Through F Pg 35 of 84

EXHIBIT E

LAW OFFICES

McCABE, WEISBERG & CONWAY, P.C.

SUITE 1400 123 S. BROAD STREET PHILADELPHIA, PA 19109 (215) 790-1010 FAX: (215) 790-1274

SUITE 303 216 HADDON AVENUE WESTMONT, NJ 08108 (856) 858-7080 FAX: (856) 858-7020

SUITE 130 DELAWARE CORPORATE CENTER I ONE RIGHTER PARKWAY WILMINGTON, DE 19803 (302) 409-3520 FAX: 855-425-1980 SUITE 2806
I HUNTINGTON QUADRANGLE
MELVILLE, NY 11747
(631) 812-4084
FAX: (855) 845-2584

January 16, 2014

SLITE 800
312 MARSHALL AVENUE
LAUREL, MD 20707
(301) 490-3361
FAX: (301) 490-1558
Also servicing the District of Columbia

SUITE 203 722 EAST MARKET STREET LEESBURG, VA 20176 (571) 449-9350 FAX: (855) 845-2585

SUITE 210 145 HUGUENOT STREET NEW ROCHELLE, NY 10801 (914)-636-8900 FAX: (914) 636-8901

Helen Quiroz 8937 Metropolitan Avenue Rego Park, New York 11374

Loan No.: 7439868738

Property Address: 8937 Metropolitan Avenue, Rego Park, New York 11374

Dear Helen Quiroz:

We have been retained by the creditor identified in paragraph 2 below regarding the foreclosure proceedings in connection with the debt identified in this notice. We write to provide you with this important information concerning the debt.

NOTICE REQUIRED BY THE FAIR DEBT COLLECTION PRACTICES ACT ("FDCPA")

- 1. As of the date of this letter, the amount of your debt is \$811,027.18. Because interest, late charges, and other fees and charges that may vary from day to day, the amount due on the day you pay your debt may be greater. Therefore, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event, we will inform you before depositing the check for collection.
- 2. The name of the creditor to whom your debt is owed is U.S. Bank National Association, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2005-KS10.
- 3. UNLESS YOU DISPUTE THE DEBT, OR ANY PORTION OF THE DEBT, WITHIN THIRTY (30) DAYS OF THE DATE YOU RECEIVE THIS LETTER, WE WILL ASSUME THAT THE DEBT IS VALID.
- 4. IF YOU NOTIFY US IN WRITING, WITHIN THIRTY (30) DAYS OF THE DATE YOU RECEIVE THIS LETTER, THAT YOU DISPUTE THE DEBT, OR ANY PORTION OF THE DEBT, THEN WE WILL OBTAIN VERIFICATION OF THE DEBT, OR A COPY OF A JUDGMENT AGAINST YOU, AND MAIL SUCH VERIFICATION OR JUDGMENT TO YOU.
- 5. If the creditor named in paragraph 2 above is not the original creditor, then, IF YOU SEND A WRITTEN INQUIRY TO US WITHIN THIRTY (30) DAYS OF THE DATE YOU RECEIVE THIS

Page | 1

Loan No.: 7439868738

LETTER, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR.

- 6. All correspondence to us should be addressed as follows: McCABE, WEISBERG & CONWAY, 1 HUNTINGTON QUADRANGLE, MELVILLE, NY 11747.
- 7. The Fair Debt Collection practices Act does not require that we wait for thirty (30) days after the date you receive this letter before instituting foreclosure proceedings. IN THE EVENT THAT WE DO FILE FORECLOSURE PROCEEDINGS WITHIN THE THIRTY (30) DAYS AFTER YOU RECEIVE THIS LETTER, YOU STILL RETAIN THE RIGHTS DESCRIBED IN THIS LETTER INCLUDING THE RIGHT TO DISPUTE ALL OR PART OF THE DEBT OR THE RIGHT TO REQUEST THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR.
- 8. THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS NOTICE IS REQUIRED BY THE PROVISIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT AND DOES NOT IMPLY THAT WE ARE ATTEMPTING TO COLLECT MONEY FROM ANYONE WHO HAS DISCHARGED THE DEBT UNDER THE BANKRUPTCY LAWS OF THE UNITED STATES.

Page | **Z** Loan No.: 7439868738 12-12020-mg Doc 7371-1 Filed 07/30/14 Entered 08/05/14 16:42:51 Exhibit A Through F Pg 38 of 84

EXHIBIT

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NYC DEPARTMENT OF FINANCE OFFICE OF THE CITY REGISTER

This page is part of the instrument. The City Register will rely on the information provided by you on this page for purposes of indexing this instrument. The information on this page will control for indexing purposes in the event of any conflict with the rest of the document.



2012040300583001002E4A80 RECORDING AND ENDORSEMENT COVER PAGE

Document ID: 2012040300583001

Document Date: 04-01-2012

PAGE 1 OF 5 Preparation Date: 04-03-2012

Document Type: DEED Document Page Count: 3

PRESENTER:

JESSICA ANGEL QUIROZ 8937 METROPOLITAN AVE REGO PARK, NY 11374 347-876-8759

rayorlando1@hotmail.com

RETURN TO:

JESSICA ANGEL QUIROZ 8937 METROPOLITAN AVE REGO PARK, NY 11374 347-876-8759 rayorlando1@hotmail.com

Borough

Block Lot

PROPERTY DATA

Unit Address

QUEENS

3176 13 Entire Lot

8937 METROPOLITAN AVE

Property Type: DWELLING ONLY - 1 FAMILY

CRFN	on D 17D	CROSS REF	ERENCE I	DATA			
CRTY	or Document ID	or	Year	Reel	Page	OF	File Number
						••	The Humber

GRANTOR/SELLER:

HELEN QUIROZ, DECEASED 8937 METROPOLITAN AVE REGO PARK, NY 11374

PARTIES

GRANTEE/BUYER:

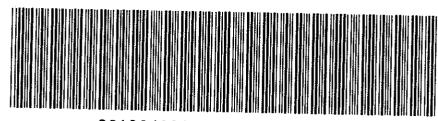
RAMON QUIROZ

8937 METROPOLITAN AVE REGO PARK, NY 11374

Additional Parties Listed on Continuation Page

		FEES A	ND TAXES	
Mortgage			Filing Fee:	
Mortgage Amount:	\$	0.00		400.00
Taxable Mortgage Amount:	\$	0.00	NVC Pool Property Town C. T.	125.00
Exemption:		<u> </u>	NYC Real Property Transfer Tax:	
TAXES: County (Basic):	S	0.00	\$	0.00
City (Additional):		0.00	NYS Real Estate Transfer Tax:	
	12	0.00	\$	0.00
Spec (Additional):	<u> </u>	0.00		0.00
TASF:	\$	0.00	İ	
MTA:	\$	0.00		
NYCTA:	 \$	0.00]	
Additional MRT:	\$	0.00	 	
TOTAL:	\$	0.00		
Recording Fee:	\$	52.00		
Affidavit Fee:	S	0.00		

NYC DEPARTMENT OF FINANCE OFFICE OF THE CITY REGISTER



2012040300583001002C4800

RECORDING AND ENDORSEMENT COVER PAGE (CONTINUATION) Document ID: 2012040300583001

Document Date: 04-01-2012

PAGE 2 OF 5 Preparation Date: 04-03-2012

PARTIES

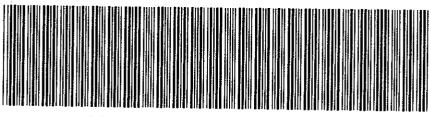
GRANTOR/SELLER:

Document Type: DEED

JESSICA A. QUIROZ 8937 METROPOLITAN AVE REGO PARK, NY 11374

NYC DEPARTMENT OF FINANCE OFFICE OF THE CITY REGISTER

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2012040300583002001EBAC4 RECORDING AND ENDORSEMENT COVER PAGE

PAGE 1 OF 14

Preparation Date: 04-03-2012

Document ID: 2012040300583002

Document Type: POWER OF ATTORNEY

Document Page Count: 13

PRESENTER:

JESSICA ANGEL QUIROZ 8937 METROPOLITAN AVE REGO PARK, NY 11374 347-876-8759

rayorlandol@hotmail.com

RETURN TO:

JESSICA ANGEL QUIROZ 8937 METROPOLITAN AVE REGO PARK, NY 11374 347-876-8759

rayorlandol@hotmail.com

Borough

Block Lot

PROPERTY DATA

Unit Address

Document Date: 04-01-2012

QUEENS

3176 13 Entire Lot

8937 METROPOLITAN AVE

Property Type: DWELLING ONLY - 1 FAMILY

CDEM		To	CROSS REFERENCE DATA						
CRFN	or	Document ID	or	·	Year	Reel	Page	OF	File Number
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		·							

PARTY ONE:

JESSICA A. QUIROZ 8937 METROPOLITAN AVE REGO PARK, NY 11374

PARTIES

PARTY TWO: RAMON QUIROZ

8937 METROPOLITAN AVE

REGO PARK, NY 11374

		FEES A	AND TAXES	
Mortgage			Filing Fee:	
Mortgage Amount:	\$	0.00	\$	0.00
Taxable Mortgage Amount:	\$	0.00	NYC Real Property Transfer Tax:	0.00
Exemption:			The real Property Transfer Pax.	0.00
TAXES: County (Basic):	\$	0.00	NYS Real Estate Transfer Tax:	0.00
City (Additional):	\$	0.00	C C C C C C C C C C C C C C C C C C C	0.00
Spec (Additional):	\$	0.00	3	0.00
TASF:	\$	0.00		
MTA:	\$	0.00		
NYCTA:	\$	0.00	7	
Additional MRT:	\$	0.00	-	•
TOTAL:	S	0.00	_	
Recording Fee:	\$	102.00	7	
Affidavit Fee:	\$	0.00	7	
		<u> </u>	1	

DURABLE POWER OF ATTORNEY FOR FINANCIAL MANAGEMENT

WARNING TO PERSON EXECUTING THIS DOCUMENT - THE POWERS YOU GRANT BELOW CONTINUE TO BE EFFECTIVE SHOULD YOU BECOME DISABLED OR INCOMPETENT

CAUTION: This is an important legal document and upon proper execution will create a Durable Power of Attorney. This gives the person whom you designate as your attorney-in-fact broad powers to handle your property during your lifetime, which may include powers to mortgage, sell, or otherwise dispose of any real or personal property without advance notice to you or approval by you.

These powers will continue to exist even if you become disabled or incompetent. You do have the right to terminate or revoke the power of attorney and any or all powers granted within at any time up to the point of your incapacity.

This document does not authorize anyone to make medical or other health care decisions. You may execute a health care proxy (also known as a health care or medical power of attorney) to do this.

If there is anything about this document that you do not understand, you should ask a lawyer to explain it to you.

CAUTION TO THE PRINCIPAL:

Your Power of Attorney is an important document. As the "principal," you give the person whom you choose (your "agent") authority to spend your money and sell or dispose of your property during your lifetime without telling you. You do not lose your authority to act even though you have given your agent similar authority.

When your agent exercises this authority, he or she must act according to any instructions you have provided or, where there are no specific instructions, in your best interest. "Important Information for the Agent" at the end of this document describes your agent's responsibilities.

Your agent can act on your behalf only after signing the Power of Attorney before a notary public.

You can request information from your agent at any time. If you are revoking a prior Power of Attorney by executing this Power of Attorney, you should provide written notice of the revocation to your prior agent(s) and to the financial institutions where your accounts are located.

You can revoke or terminate your Power of Attorney at any time for any reason as long as you are of sound mind. If you are no longer of sound mind, a court can remove an agent for acting improperly.

Your agent cannot make health care decisions for you. You may execute a "Health Care Proxy" to do this.

The law governing Powers of Attorney is contained in the New York General Obligations Law, Article 5, Title 15. This law is available at a law library, or online through the New York State Senate or Assembly websites, www.senate.state.ny.us or www.assembly.state.ny.us.

If there is anything about this document that you do not understand, you should ask a lawyer of your own choosing to explain it to you.

THIS DURABLE POWER OF ATTORNEY for financial management is given by me, Jesscica Angel Quiroz, presently of 8937 Metropolitan Ave, Rego Park, in the State of New York, on the 1st day of April, 2012.

1. Nature of Power

THIS IS A DURABLE POWER OF ATTORNEY and the authority of my Attorney-in-fact shall not terminate if I become disabled or incapacitated or in the event of later uncertainty as to whether I am dead or alive.

2. Previous Power of Attorney

I REVOKE any previous durable power of attorney granted by me.

3. Agent

I APPOINT Ramon Quiroz, of 8937 Metropolitan Ave, Rego Park, New York, to act as my Agent.

4. Governing Laws

This instrument will be governed by the laws of the State of New York. Further, my Agent is directed to act in accordance with the laws of the State of New York at any time he or she may be acting on my behalf.

5. Delegation of Authority

My Agent may not delegate any authority granted under this document.

6. Liability of Agent

My Agent will not be liable to me, my estate, my heirs, successors or assigns for any action taken or not taken under this document, except for willful misconduct or gross negligence.

7. Effective Date

This Power of Attorney will start immediately and will continue notwithstanding my mental incapacity or mental infirmity which may occur after my execution of this Power of Attorney.

8. Powers of Agent

My Agent will have the following power(s):

Initials



a. Real Estate Transactions

To deal with any interest I may have in real property and sign all documents on my behalf concerning my interest, including, but not limited to, real property I may subsequently acquire or receive. These powers include, but are not limited to, the ability to:

- i. purchase, sell, exchange, accept as gift, place as security on loans, convey with or without covenants, rent, collect rent, sue for and receive rents, eject and remove tenants or other persons, to pay or contest taxes or assessments, control any legal claim in favor of or against me, partition or consent to partitioning, mortgage, charge, lease, surrender, manage or otherwise deal with real estate and any interest therein, and
- ii. execute and deliver deeds, transfers, mortgages, charges, leases, assignments, surrenders, releases and other instruments required for any such purpose.



b. Chattel and Goods Transactions

To purchase, sell or otherwise deal with any type of personal property I may currently or in the future have an interest in. This includes, but is not limited to, the power to purchase, sell, exchange, accept as gift, place as security on loans, rent, lease, to pay or contest taxes or assessments, mortgage or pledge.

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c. Banking Transactions

To do any act that I can do through an agent with a bank or other financial institution. This power includes, but is not limited to, the power to:

- i. Open, maintain or close bank accounts (including, but not limited to, checking accounts, savings accounts, and certificates of deposit), brokerage accounts, retirement plan accounts, and other similar accounts with financial institutions.
- ii. Conduct any business with any banking or financial institution with respect to any of my accounts, including, but not limited to, making deposits and withdrawals, negotiating or endorsing any checks or other instruments with respect to any such accounts, obtaining bank statements, passbooks, drafts, money orders, warrants, and certificates or vouchers payable to me by any person, firm, corporation or political entity.
- iii. Borrow money from any banking or financial institution if deemed necessary by my Agent, and to manage all aspects of the loan process, including the placement of security and the negotiation of terms.
- iv. Perform any act necessary to deposit, negotiate, sell or transfer any note, security, or draft of the United States of America, including U.S. Treasury Securities.
- v. Have access to any safe deposit box that I might own, including its contents.
- vi. Create and deliver any financial statements necessary to or from any bank or financial institution.

x |

d. Estate Transactions

To do any act that I can do through an agent with regard to all matters that affect any trust, probate estate, conservatorship, or other fund which I may receive payment as a beneficiary. This power includes the power to disclaim any interest which might otherwise be transferred or distributed to me from any other person, estate, trust, or other entity, as may be appropriate. However, my Agent cannot disclaim assets to which I would be entitled, if the result is that the disclaimed assets pass directly or indirectly to my Agent or my Agent's estate.

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e. Claims and Litigation Matters

To institute, maintain, defend, compromise, arbitrate or otherwise dispose of, any and all actions, suits, attachments or other legal proceedings for or against me. This power includes, but is not limited to, the power to: appear on my behalf or retain an attorney and any other professional personnel necessary to defend or assert any claim before any court, board, or tribunal, and the power to settle any claim against me in whichever forum or manner my Agent deems prudent, and to receive or pay any resulting settlement.

x

f. Government Benefits

To act on my behalf in all matters that affect my right to allowances, compensation and reimbursements properly payable to me by the Government of the United States or any agency or department thereof. This power includes, but is not limited to, the power to prepare, file, claim, defend or settle any claim on my behalf and to receive and manage as my Agent sees fit any proceeds of any claim.



g. General Authority

To do any act or thing that I could do in my own proper person if personally present, including managing or selling tangible assets, disclaiming a probate or nonprobate inheritance and providing support for a minor child or dependent adult. Other specifically enumerated powers are not intended as a limitation on this broad general power.

9. Agent Compensation

My Agent will receive no compensation except for the reimbursement of all out of pocket expenses associated with the carrying out of my wishes.

10. Co-owning of Assets and Mixing of Funds

My Agent may not mix any funds owned by him or her in with my funds and all assets should remain separately owned if at all possible.

11. Personal Gain from Managing My Affairs

My Agent is not allowed to personally gain from any transaction he or she may complete on my behalf.

12. Agent Restrictions

This Power of Attorney is not subject to any conditions or restrictions other than those noted above.

13. Notice to Third Parties

Any third party who receives a valid copy of this Power of Attorney can rely on and act under it. A third party who relies on the reasonable representations of an Agent as to a matter relating to a power granted by this Power of Attorney will not incur any liability to the principal or to the principal's heirs, assigns, or estate as a result of permitting the Agent to exercise the authority granted by the Power of Attorney up to the point of revocation of the Power of Attorney. Revocation of the Power of Attorney will not be effective as to a third party until the third party receives notice and has actual knowledge of the revocation.

14. Severability

If any part of any provision of this instrument is ruled invalid or unenforceable under applicable law, such part will be ineffective to the extent of such invalidity only, without in any way affecting the remaining parts of such provisions or the remaining provisions of this instrument.

15. Acknowledgment

- I, Jesscica Angel Quiroz, being the Principal named in this Durable Power of Attorney for Finances hereby acknowledge:
 - a. I have read and understand the nature and effect of this Durable Power of Attorney.
 - b. I recognize that this document gives my Agent broad powers over my assets, and that these powers will continue past the point of my incapacity.
 - c. I am of legal age in the State of New York to grant a Durable Power of Attorney.
 - d. I am voluntarily giving this Durable Power of Attorney and recognize that the powers given in this document will become effective as of the date of my incapacity or as specified within.

IN WITNESS WHEREOF I hereunto sign my name at the City of REGO PARK, in the State of New York, this 1st day of April, 2012

 WITNESS (Sign and Print)

ADDRESS REGOPARK, N.Y.11374

12-12020-mg Doc 7371-1 Filed 07/30/14 Entered 08/05/14 16:42:51 Exhibit A

NOTARY ACKNOWLEDGEMENT

State of New York)
\cap) ss.
County of Guens)

4/1/12

On this 1st day of April, 2012, before me, the undersigned, a Notary Public in and for said state, personally appeared Jesscica Angel Quiroz, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her capacity, and that by her signature on the instrument, the individual, or the person upon behalf of which the individual, acted, executed the instrument.

Notary Public

My commission expires:

SAMANTHA WILLIAMS
Notary Public, State of New York
No. 01Wi6119979
Qualified in Queens County
Commission Expires December 18, 2012

IMPORTANT INFORMATION FOR THE AGENT:

When you accept the authority granted under this Power of Attorney, a special legal relationship is created between you and the principal. This relationship imposes on you legal responsibilities that continue until you resign or the Power of Attorney is terminated or revoked. You must:

- (1) act according to any instructions from the principal, or, where there are no instructions, in the principal's best interest;
- (2) avoid conflicts that would impair your ability to act in the principal's best interest;
- (3) keep the principal's property separate and distinct from any assets you own or control, unless otherwise permitted by law;
- (4) keep a record or all receipts, payments, and transactions conducted for the principal; and
- (5) disclose your identity as an agent whenever you act for the principal by writing or printing the principal's name and signing your own name as "agent" in either of the following manner:

(Principal's Name) by (Your Signature) as Agent; or

(Your Signature) as Agent for (Principal's Name).

You may not use the principal's assets to benefit yourself or give major gifts to yourself or anyone else unless the principal has specifically granted you that authority in this Power of Attorney or in a Statutory Major Gifts Rider attached to this Power of Attorney. If you have that authority, you must act according to any instructions of the principal or, where there are no such instructions, in the principal's best interest. You may resign by giving written notice to the principal and to any co-agent, successor agent, monitor if one has been named in this document, or the principal's guardian if one has been appointed. If there is anything about this document or your responsibilities that you do not understand, you should seek legal advice.

Liability of agent:

The meaning of the authority given to you is defined in New York's General Obligations Law, Article 5, Title 15. If it is found that you have violated the law or acted outside the authority granted to you in the Power of Attorney, you may be liable under the law for your violation.

AGENT'S SIGNATURE AND ACKNOWLEDGMENT OF APPOINTMENT:

It is not required that the principal and the agent(s) sign at the same time, nor that multiple agents sign at the same time.

I, Ramon Quiroz, have read the foregoing Power of Attorney. I am the person identified therein as agent for the principal named therein.

I acknowledge my legal responsibilities.

4/1/12

12-12020-mg Doc 7371-1 Filed 07/30/14 Entered 08/05/14 16:42:51 Exhibit A

Ramon Quiroz

NOTARY ACKNOWLEDGEMENT

State of New York)
) ss.
County of Juleno)

On this 1st day of April, 2012, before me, the undersigned, a Notary Public in and for said state, personally appeared Ramon Quiroz, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual, acted, executed the instrument.

Notary Public

My commission expires: 12/13/20/2

SAMANTHA WILLIAMS

No. 01Wi6119979

Qualified in Queens County

Commission Expires December 12: 2012

WITNESS CERTIFICATE

I, DWARD CESTERS currently residing at	
80-17 Myrtle Ave, 2nd F(, in the City of Queens,	in the
State of New York, hereby acknowledge that:	41 410

- 1. I witnessed the signing of the Power of Attorney of Jesscica Angel Quiroz dated this 1st day of April, 2012.
- 2. I am an adult with capacity to witness the signing of the Power of Attorney.
- 3. In my opinion Jesscica Angel Quiroz had the capacity to understand the nature and effect of the Power of Attorney at the time the Power of Attorney was signed and signed it freely and voluntarily without any compulsion or influence from any person.
- 4. I am not the Attorney named in the Power of Attorney nor am I the Attorney's spouse or other family member.

(Signature of witness)

(Date)

4/1/12

WITNESS CERTIFICATE

I, ROSE KAZANE	, currently residing at	Paga 2011 1
89-37 METROPOLITAN	Me, in the City of	REGO PARK, in the
State of N , γ .	, hereby acknowledge t	/

- 1. I witnessed the signing of the Power of Attorney of Jesscica Angel Quiroz dated this 1st day of April, 2012.
- 2. I am an adult with capacity to witness the signing of the Power of Attorney.
- 3. In my opinion Jesscica Angel Quiroz had the capacity to understand the nature and effect of the Power of Attorney at the time the Power of Attorney was signed and signed it freely and voluntarily without any compulsion or influence from any person.
- 4. I am not the Attorney named in the Power of Attorney nor am I the Attorney's spouse or other family member.

 $\frac{\text{Rose Hayane}}{\text{(Signature of witness)}} \qquad \frac{4-03-12}{\text{(Date)}}$

12-12020-mg Doc 7371-1 Filed 07/30/14 Entered 08/05/14 16:42:51 Exhibit A Through F Pg 55 of 84

the title to said premises;

Fifth. That said Helen Quiroz, deceased, married of 8937 Metropolitan Ave Rego Park NY 11374, and Jessica Angel Quiroz, not married of 8937 Metropolitan Ave will forever warrant the title to said premises.

Signed, Sealed and Delivered	Helen Quiroz, deceased
In the Presence of:	nech Junoz, decised
Sign: Rose KAZANE	Jessica Angel Quiroz
Sign: Deceased	
Name: Educad Cespodes	
P	reparer
This document prepared: 1. [] under the supervision of the for OR	ollowing New York attorney.
	whose name and address appear below.
Signature:	
Name: Company/Firm: Address:	
City: State:	Zip:
Phone: (
Signed, Sealed and Delivered	Mallen Divis
In the Presence of:	Ramon Quiroz
Sign: Rose Kazane Name: Rose KAZANE	
Sign:	

12-12020-mg Doc 7371-1 Filed 07/30/14 Entered 08/05/14 16:42:51 Exhibit A Through F Pg 56 of 84

Grantor Acknowledgment

State of New York)		
County of Overns On the 3 day of Aper)	Jessica Samuethe Will	ar o
On the day of Apple L undersigned, personally appeared Hel to me or proved to me on the basis of subscribed to the within instrument at capacities, and that by their signature which the individuals acted, executed In presence of	s on the instrument, the in	be the individuals whose name hat they executed the same in t	s are heir
G	rantee Acknowled	gment	
State of New York)		
County of			
On the day of undersigned, personally appeared Ra of satisfactory evidence to be the ind acknowledged to me that he/she exec the instrument, the individual, or the instrument.	mon Quiroz, personally lividual whose name is su cuted the same in his/her	known to me or proved to me on the combosition in the within instrumed capacity, and that by his/her signal.	n the basis ent and gnature on
In presence of Notary Public	_		

Warranty Deed

This indenture, made the 10th day of April, 2012, between Jessica Angel Quiroz, not married of 8937 Metropolitan Ave Rego Park NY 11374, party of the first part, and Ramon Quiroz, not married of 8937 Metropolitan Ave Rego Park NY 11374, party of the second part:

Witnesseth, that the party of the first part, in consideration of 10.00 dollars, lawful money of the United States, paid by the party of the second part, does hereby grant, and release unto the party of the second part, Ramon Quiroz, not married of 8937 Metropolitan Ave Rego Park NY 11374 and assigns forever, all of:

PROPERTY DATA
Borough QUEENS
Block 3176 Lot 13
89-37 Metropolitan Avenue
Property type
DWELLING ONLY-1 FAMILY.

together with the appurtenances and all the estate and rights of the party of the first part in and to said premises, previously referenced as follows: Book crfn #, Page 2005000431463, Document No. i)7-8-05 R)8-2-05, of the recorder of Queens county.

To have and to hold the premises herein granted unto the party of the second part, and assigns forever with said five covenants as follows:

First. That said Jessica Angel Quiroz, not married of 8937 Metropolitan Ave Rego Park NY 11374 is seized of said premises in fee simple, and has good right to convey the same;

Second. That the party of the second part shall quietly enjoy the said premises;

Third. That the said premises are free from incumbrances;

Fourth. That the party of the first part will execute or procure any further necessary assurance of the title to said premises;

NYC DEPARTMENT OF FINANCE OFFICE OF THE CITY REGISTER



2012040300583000002P457C

PAYMENT COVER PAGE

PAGE 1 OF 1

Transaction No.: 2012040300583

Document Date: 04-01-2012

Preparation Date: 04-03-2012

PRESENTER:

JESSICA ANGEL QUIROZ 8937 METROPOLITAN AVE REGO PARK, NY 11374 347-876-8759 rayorlando1@hotmail.com

RETURN TO:

JESSICA ANGEL QUIROZ 8937 METROPOLITAN AVE REGO PARK, NY 11374 347-876-8759 rayorlando1@hotmail.com

Document ID: 2012040300583001

DEED

\$ Fees \$ Taxes

\$

177.00 0.00

177.00 Document Total

Document ID: 2012040300583002

POWER OF ATTORNEY

Fees Taxes 102.00 0.00

102.00 Document Total

279.00

\$ \$ 279.00 0.00

Transaction Total Amount Paid

279.00 Balance Due

the title to said premises;

Fifth. That said Helen Quiroz, deceased, married of 8937 Metropolitan Ave Rego Park NY 11374, and Jessica Angel Quiroz, not married of 8937 Metropolitan Ave will forever warrant the title to said premises.

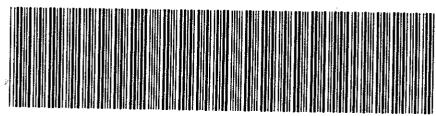
Signed, Sealed and Delivered	
In the Presence of:	Helen Quiroz, deceased
Sign: Rose Kagare	green for
Sign: fall for	Jessica Angel Quiroz
Name: Colors	
	Preparer
This document prepared:	
1. [] under the supervision of the OR	following New York attorney.
2. by by a party to this instrument	whose name and address appear below.
Signature: James Juises	
Name: Mon OU Ro Company/Firm:	
Address: 89-37 MERROPOLITA	1/ 20
City: PARK State: N.U	Zip: 1/374
Phone: (7/8) 275-2192	
Signed, Sealed and Delivered	Vamol homes
In the Presence of:	Ramon Quiroz
Sign: Rose Kayane	,
Name: ROSE KAPANE	
Sign: 6/ ////	

12-12020-mg Doc 7371-1 Filed 07/30/14 Entered 08/05/14 16:42:51 Exhibit A Through F Pg 60 of 84

Grantor Acknowledgment

State of New York)
County of Queens	,)
to me or proved to me on the basis of subscribed to the within instrument	in the year 2012 before me, the delen Quiroz, deceased, and Jessica Angel Quiroz, personally known of satisfactory evidence to be the individuals whose names are and acknowledged to me that they executed the same in their es on the instrument, the individuals, or the person upon behalf of the instrument. SAMANTHA WILLIAMS **Cotary Public, State of New York** No. 01Wi6119979 Qualified in Queens County Cammission Expires December 3,2012
G	rantee Acknowledgment
State of New York)
County of Weens)
of satisfactory evidence to be the indiacknowledged to me that he/she executed	in the year 2012 before me, the mon Quiroz, personally known to me or proved to me on the basis vidual whose name is subscribed to the within instrument and uted the same in his/her capacity, and that by his/her signature on person upon behalf of which the individual acted, executed the

NYC DEPARTMENT OF FINANCE OFFICE OF THE CITY REGISTER



2012040300583001002\$8401

SUPPORTING DOCUMENT COVER PAGE Document ID: 2012040300583001

Document Date: 04-01-2012

PAGE 1 OF 1 Preparation Date: 04-03-2012

ASSOCIATED TAX FORM ID: 2012040300157

Document Type: DEED

SUPPORTING DOCUMENTS SUBMITTED:

DEP CUSTOMER REGISTRATION FORM FOR WATER AND SEWER BILLING **MISCELLANEOUS**

RP - 5217 REAL PROPERTY TRANSFER REPORT SMOKE DETECTOR AFFIDAVIT

Page Count

1 3

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FOR CITY USE ONLY C1. County Code C2. Date Deed REAL PROPERTY TRANSFER REPORT Recorded STATE OF NEW YORK C3. Book STATE BOARD OF REAL PROPERTY SERVICES C4. Page OR **RP - 5217NYC** C5. CRFN PROPERTYINFORMATION METROPOLITAN AVE 1. Property 8937 Location QUEENS 11374 STREET NUM STREET NAME QUIROZ 2. Buyer **RAMON** Name LAST NAME / COMPANY FIRST NAME LAST NAME / COMPANY FIRST NAME 3. Tax Indicate where future Tax Bills are to be sent Billing if other than buyer address (at bottom of form) Address LAST NAME / COMPAND STREET NUMBER AND STREET NAME CITY OR TOWN 4. Indicate the number of Assessment Roll parcels transferred on the deed 4A. Planning Board Approval - N/A for NYC # of Parcels OR Part of a Parcel 4B. Agricultural District Notice - N/A for NYC 5. Deed Check the boxes below as they apply: Property OR 6. Ownership Type is Condominium Size 7. New Construction on Vacant Land QUIROZ, DECEASED 8. Seller HELEN LAST NAME / COMPANY Name FIRST NAME QUIROZ JESSICA A LAST NAME / COMPANY FIRST NAME 9. Check the box below which most accurately describes the use of the property at the time of sale: One Family Residential C Residential Vacant Land Commercial E Entertainment / Amusement В 2 or 3 Family Residential Industrial Non-Residential Vacant Land Apartment F Н Community Service Public Service SALE INFORMATION Check one or more of these conditions as applicable to transfer: 10. Sale Contract Date Sale Between Relatives or Former Relatives В Sale Between Related Companies or Partners in Business C One of the Buyers is also a Seller 11. Date of Sale / Transfer 2012 | D Buyer or Seller is Government Agency or Lending Institution E Deed Type not Warranty or Bargain and Sale (Specify Below) F 12. Full Sale Price \$ Sale of Fractional or Less than Fee Interest (Specify Below) 0 | G Significant Change in Property Between Taxable Status and Sale Dates (Full Sale Price is the total amount paid for the property including personal property. This payment may be in the form of cash, other property or goods, or the assumption of Н Sale of Business is Included in Sale Price mortgages or other obligations.) Please round to the nearest whole dollar amount. I Other Unusual Factors Affecting Sale Price (Specify Below) j 13. Indicate the value of personal property included in the sale ASSESSMENT INFORMATION - Data should reflect the latest Final Assessment Roll and Tax Bill 15. Building Class [A, 5]16. Total Assessed Value (of all parcels in transfer) 17. Borough, Block and Lot / Roll Identifier(s) (If more than three, attach sheet with additional identifier(s)) QUEENS 3176 13

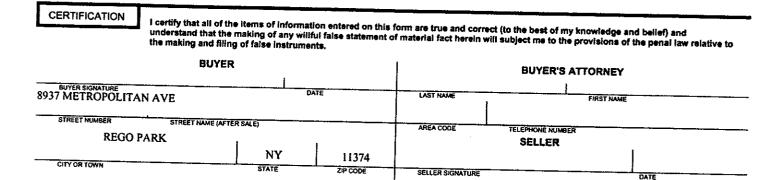
Filed 07/30/14 Entered 08/05/14 16:42:51

Through F Pg 62 of 84

Exhibit A

12-12020-ma

Doc 7371-1



Form RP-5217 NYC

ATTACHMENT

CERTIFICATION

I certify that all of the items of information entered on this form are true and correct (to the best of my knowledge and belief) and understand that the making of any willful false statement of material fact herein will subject me to the provisions of the penal law relative to the making and filing of false instruments.

BUYERS		SELLERS	
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date
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Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date
Buyer Signature	Date	Seller Signature	Date

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IZ-IZUZU-IIIG	DUC 1311-1	1 1160 01/30/14	LINGIEU 00/03/14 10.42.31		
_		Through F Po	65 of 01		
		IIIIOUQIIF FU	100 01 04		

Affidavit of Compliance with Smoke Detector Requirement for One and-Two Family Dwellings

AFFIDAVIT OF COMPLIANCE WITH SMOKE DETECTOR REQUIREMENT FOR ONE- AND TWO-FAMILY DWELLINGS

State of New York)) SS.: County of)				
The undersigned, being duly sworn, de the real property or of the cooperative 8937 Mil	spose and say under pe shares in a cooperativ ETROPOLITAN A	e corporation ownin	t they are the	grantor and grantee o ty located at
	et Address			Unit/Apt.
QUEENS	New York,	3176	13	(the "Premises");
Borough		Block	Lot	— (the Flemises);
That they make affidavit in compliance signatures of at least one grantor and or	with New York City ne grantee are required	Administrative Code i, and must be notar	e Section 11-2 ized).	2105 (g). (The
Name of Grantor (Type or Pri	int)	Name o	of Grantee (Type	or Print)
Signature of Grantor		Sig	nature of Gran	ee
Sworn to before me thisdate of	ا	worn to before me	e.	20
The work of	tr	isdate of	T	20

These statements are made with the knowledge that a willfully false representation is unlawful and is punishable as a crime of perjury under Article 210 of the Penal Law.

NEW YORK CITY REAL PROPERTY TRANSFER TAX RETURNS FILED ON OR AFTER FEBRUARY 6th, 1990, WITH RESPECT TO THE CONVEYANCE OF A ONE- OR TWO-FAMILY DWELLING, OR A COOPERATIVE APARTMENT OR A CONDOMINIUM UNIT IN A ONE- OR TWO-FAMILY DWELLING, WILL NOT BE ACCEPTED FOR FILING UNLESS ACCOMPANIED BY THIS AFFIDAVIT.



The City of New York
Department of Environmental Protection
Bureau of Customer Services
59-17 Junction Boulevard
Flushing, NY 11373-5108

Customer Registration Form for Water and Sewer Billing

Property and	Owner	Information:
--------------	-------	--------------

(1) Property receiving service: BOROUGH: QUEENS

BLOCK: 3176

LOT: 13

(2) Property Address: 8937 METROPOLITAN AVE, QUEENS, NY 11374

(3) Owner's Name:

QUIROZ, RAMON

Additional Name:

Affirmation:



Your water & sewer bills will be sent to the property address shown above.

Customer Billing Information:

Please Note:

- A. Water and sewer charges are the legal responsibility of the owner of a property receiving water and/or sewer service. The owner's responsibility to pay such charges is not affected by any lease, license or other arrangement, or any assignment of responsibility for payment of such charges. Water and sewer charges constitute a lien on the property until paid. In addition to legal action against the owner, a failure to pay such charges when due may result in foreclosure of the lien by the City of New York, the property being placed in a lien sale by the City or Service Termination.
- B. Original bills for water and/or sewer service will be mailed to the owner, at the property address or to an alternate malling address. DEP will provide a duplicate copy of bills to one other party (such as a managing agent), however, any failure or delay by DEP in providing duplicate copies of bills shall in no way relieve the owner from his/her liability to pay all outstanding water and sewer charges. Contact DEP information.

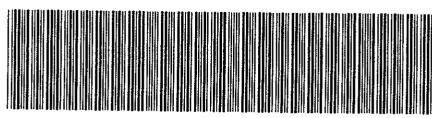
Owner's Approval:

The undersigned certifies that he/she/it is the owner of the property receiving service referenced above; that he/she/it has read and understands Paragraphs A & B under the section captioned "Customer Billing Information"; and that the information supplied by the undersigned on this form is true and complete to the best of his/her/its knowledge.

Print Name of Owner:	
Signature:	Date (mm/dd/yyyy)
Name and Title of Person Signing for Owner, if applicable:	

BCS-7CRF-ACRIS REV. 8/08

NYC DEPARTMENT OF FINANCE OFFICE OF THE CITY REGISTER



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REAL PROPERTY TRANSFER TAX COVER PAGE

PAGE 1 OF 1

Document ID: 2012040300583001

Document Date: 04-01-2012

Preparation Date: 04-03-2012

Document Type: DEED

PARTIES

FIRST GRANTEE/BUYER:

RAMON QUIROZ

8937 METROPOLITAN AVE

REGO PARK, NY 11374

FIRST GRANTOR/SELLER: HELEN QUIROZ, DECEASED 8937 METROPOLITAN AVE

REGO PARK, NY 11374

ASSOCIATED TAX FORM ID: 201204030015710101

RPTT SUPPORTING DOCUMENTS SUBMITTED:

Page Count



NEW YORK CITY DEPARTMENT OF FINANCE

REAL PROPERTY TRANSFER TAX RETURN (Pursuant to Title 11. Chapter 21. NYC Administrative Code)

CRANTOD -							
GRANTOR ▼ ■ Name							
HELEN QUIROZ, DECEASE					Ì		
● Grantor is a(n): ☑ individual ☐ partnership (must check one) ☐ corporation ☐ other	complete Schedu	le 3)	Telephone Number				
 Permanent mailing address <u>after</u> transfer (number and st 	reet) 8937 MI	TROPOLITAN	N AVE		_	PO NOT W	FFICE USE ONLY
City and State			No Code				
REGO PARK, NY			Zip Code 11374	Į			
EMPLOYER IDENTIFICATION NUMBER	● \$0	CIAL SECURITY NUM					
	OR	1 0 9 -	4 0 - 3	9 1 3			
GRANTEE ▼						RETURN NUMBE	R 🛦
Name RAMON QUIROZ							
● Grantee is a(n): ☑ individual ☐ partnership (must co (check one) ☐ corporation ☐ other	omplete Schedule	3)	Telephone Number				
Permanent mailing address after transfer (number and stre	et) 8937 ME	TROPOLITAN	AVE		•	DEED SERIAL NU	MBER A
City and State	·		71-0-1-				
REGO PARK, NY		1	Zip €ode 11374	İ			
EMPLOYER IDENTIFICATION NUMBER	● 500	CAL SECURITY NUMB					
-	OR 0	, (8 5			
PROPERTY LOCATION ▼				ريث	•	NYS REAL ESTAT	E TRANSFER TAX PAID A
LIST EA	CH LOT SEPAR	ATELY, ATTACH A	A RIDER IF ADDITIONAL	SPACE IS DECU	950		
the same and 30 cety	Apt.	Borough	Block	Lot	# of	Square	Assessed Value
8937 METROPOLITAN AVE		QUEENS	3176	13	Floors 2	Feet 1,440	of Property 20,601,00
					† - -		20,001.00
						<u> </u>	
DATE OF TRANSFER TO GRANTEE:	4/1/2012	<u> </u>	• PERCENTAGE	OF INTEREST	PANREE	RRED: 10	0_%
CONDITION OF TRANSFER ▼ S	See Instru	ctions			TO ARCO L	MED!IV	<u> </u>
Check (/) all of the conditions that apply and fill out the	e appropriate s	chedules on pag	es 5-11 of this return	Additionally So	hadulas 1	and 2 much be a	1.4.16
L.IArms length transfer	-					and 2 must be 0	ompleted for all transfers.
Transfer in exercise of option to purchase			mTransfer	to a governmental on deed	body		
Transfer from cooperative sponsor to cooperative cor	poration		o. 🗆 Transfer	by or to a tax exen	pt organiza	tion (complete Sch	edule G. page 8).
Transfer by referee or receiver (complete Schedule A,Transfer pursuant to marital settlement agreement or	page 5)		p. اساTransfer	of property partly	vithin and p	artly without NYC	- e-ge-er
Deed in lieu of foreclosure (complete Schedule C. pao	e 6)		q. UTransfer	of successful bid p	ursuant to	oreclosure	
Transfer pursuant to liquidation of an entity (complete	Schedule D. pag	e 6)	2001260	uny			sfer by lender solely to return
Transfer from principal to agent, dummy, strawman or conduit or vice-versa (complete Schedule E, page 7)			sTransfer Complete	wholly or partly ex- Schedule M, page	empt as a m 9)	ere change of ident	ity or form of ownership.
Transfer pursuant to trust agreement or will (attach a d	opy of trust agre	ement or will)	t Transfer	to a REIT or to a co	cooration o	partnership contro	illed by a REIT.
Gift transfer not subject to indebtednessGift transfer subject to indebtedness			(Complet	e ocneowie ik, page	is 10 and 11	i) ing (describe):	
Transfer to a business entity in exchange for an interes	t in the business	entity					
(complete Schedule F, page 7)		,	v. 🖾Other (de	scribe): FAMIL		SFER	
		;	3				

12-12020-ing	DOC 1311-1	1 11CU 01/30/	14 LINGICO 00/03/14 10.42.	
-		Through F	Pg 69 of 84	-

Form NYC-RPT

● TYPE OF PROPERTY (✓)	TYPE OF INTEREST (/)
a	Check box at LEFT if you intend to record a document related to this transfer. Check box at RIGHT if you do not intend to record a document related to this transfer. REC. a.

C	CHEDULE 1 - DETAILS OF CONSIDERATION OMPLETE THIS SCHEDULE FOR ALL TRANSFERS AFTER COMPLETING THE APPROPRIATE SCHEDULES ON PAGES NTER "ZERO" ON LINE 11 IF THE TRANSFER REPORTED WAS WITHOUT CONSIDERATION.	5 тняоцен 11.	·	
	. Cash	1.	0	00
2	Purchase money mortgage	2		00
3	Unpaid principal of pre-existing mortgage(s)	3		00
4	Accrued interest on pre-existing mortgage(s)	4		00
5.	Accrued real estate taxes	5		00
6.	Amounts of other liens on property	5.		00
7.	Value of shares of stock or of partnership interest received	0.		
3.	Value of real or personal property received in exchange	<i>'</i> -		00 00
9.	Amount of Real Property Transfer Tax and/or other taxes or expenses of the grantor which are paid by the grantee			<u>oo</u> oo
0.	Other (describe)			
1.	TOTAL CONSIDERATION (add lines 1 through 10 - must equal amount entered on line 1 of Schedule 2) (see instructions)		0	<u>00</u> 00

A.	Payment	Day amount about 11 to 2	Payment Enclosed ——	
	· ayment	Pay amount shown on line 12 - See Instructions	· vymeni cheloses	
	Total Consideration	on (from line 11, above)	n e	00
<u>.</u>	Excludable liens (see instructions)		00
. (Consideration (Lir	ne 1 less line 2)		00
	Tax Rate (see ins	tructions)		0 9
. 1	Percentage chang	ge in beneficial ownership (see instructions) 5.	·	0 9
. •	Taxable considera	ation (multiply line 3 by line 5)		00
	Tax (multiply line	6 by line 4)		00
. (Credit (see instruc	tions)		00
1	Tax due (line 7 les	s line 8) (if the result is negative, enter zero)		
). I	nterest (see instru	ections)	0	
l. F	enalty (see instru	ictions)		00
, ,	Cotal Tay Due /oc	id lines 9, 10 and 11)	0	00

12-12020-mg Doc 7371-1 Filed 07/30/14 Entered 08/05/14 16:42:51 Exhibit A Through F Pg 70 of 84

Form NYC-RPT		
SCHEDULE 3 - TRANSFERS INVOLVING MULTIPLE	CONTROL -	Page :
SCHEDULE 3 - TRANSFERS INVOLVING MULTIPLE NOTE If additional space is needed, attach cooled attach	E GRANTORS AND/OR GRAN	TEES OR A PARTNERSHIP ▼
NOTE If additional space is needed, attach copies of the		ting all of the information required below.
NAME IESSICA A OLUBOZ	RANTOR(S)/PARTNER(S)	
NAME JESSICA A QUIROZ		SOCIAL SECURITY NUMBER
PERMANENT MAKING ADDRESS AFTER TRANSFER 8937 METROPOLITAN A	AVE	_ 5 9 3 - 7 8 - 3 4 7 3
CITY AND STATE	TYE	OR
REGO PARK, NY	ZIP CODE	EMPLOYER IDENTIFICATION NUMBER
	11374	
NAME		SOCIAL SECURITY NUMBER
PERMANENT MAILING ADDRESS AFTER TRANSFER		
		OR
CITY AND STATE	ZIP CODE	EMPLOYER IDENTIFICATION NUMBER
NAME		SOCIAL SECURITY NUMBER
PERMANENT MAILING ADDRESS AFTER TRANSFER		- I - I - I - I - I - I - I - I - I - I
CITY AND STATE	ZIP CODE	EMPLOYER IDENTIFICATION NUMBER
NAME		SOCIAL SECURITY NUMBER
PERMANENT MAILING ADDRESS AFTER TRANSFER		SOURCE SECURITY NUMBER
CITY AND STATE	ZIP CODE	OR EMPLOYER IDENTIFICATION NUMBER
		9 (
GR/	ANTEE(S)/PARTNER(S)	_
NAME	THE E(O)/N ARTHER(O)	
PERMANENT MAILING ADDRESS AFTER TRANSFER		SOCIAL SECURITY NUMBER
MINISTER TRANSFER		[] [] []
CITY AND STATE	ZIP CODE	OR EMPLOYER IDENTIFICATION NUMBER
NAME		
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12-12020-mg Doc 7371-1 Filed 07/30/14 Entered 08/05/14 16:42:51 Exhibit A Through F Pg 71 of 84

GRANTOR'S ATTOR					
Name of Attorney			Telephone Nu	mber	
Address (number and street)		City and State	()	- T	
EMPLOYER IDENTIFICATION				Zip Code	
NUMBER	0	R SOCIAL SECURITY NUMBER		-	
GRANTEE'S ATTORN	EY ▼				
Name of Attorney			Telephone Nun	nber	
Address (number and street)		City and State	()	Zip Code	
EMPLOYER IDENTIFICATION NUMBER	OI	SOCIAL SECURITY			
		NUMBER			
wear or affirm that this retum, incowledge, a true and complete ret	cluding any accompanying schedules, affida rum made in good faith, pursuant to Title 11	vits and attachments, ha , Chapter 21 of the Adm	as been examine inistrative Code	ed by me and is, i and the regulatio	to the best of my
	cluding any accompanying schedules, affida turn made in good faith, pursuant to Title 11	vits and attachments, ha , Chapter 21 of the Adm	инэпапле СОСВ	and the regulatio	to the best of my
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12-12020-mg	Doc 7371-1	Filed 07/30/2	14 Entered 08/0	05/14 16:42:51	Exhibit A
· ·		Through F	Pg 72 of 84	,	

Form NYC- RPT

ATTACHMENT

CERTIFICATION

I swear or affirm that this return, including any accompanying schedules, affidavits and attachments, has been examined by me and is, to the best of myknowledge, a true and complete return made in good faith, pursuant to Title 11, Chapter 21 of the Administrative Code and the regulations issued thereunder.

GRANTORS		
593-78-3473	JESSICA A QUIROZ	
EIN/SSN	Name of Grantor	Signature of Grantor
EIN/SSN	Name of Grantor	Signature of Grantor
EIN/SSN	Name of Grantor	Signature of Grantor
EIN/SSN	Name of Grantor	
		Signature of Grantor
EIN/SSN	Name of Grantor	Signature of Grantor
EIN/SSN	Name of Grantor	Signature of Grantor
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EIN/SSN	Name of Grantor	Signature of Grantor
EIN/SSN	Name of Grantor	Signature of Grantor
GRANTEES		
EIN/SSN	Name of Grantee	Signature of Grantee
EIN/SSN	Name of Grantee	Signature of Grantee
EIN/SSN	Name of Grantee	Signature of Grantee
EIN/SSN	Name of Grantee	Signature of Grantee
EIN/SSN	Name of Grantee	Signature of Grantee
EIN/SSN	Name of Grantee	Signature of Grantee
EIN/SSN	Name of Grantee	Signature of Grantee
EIN/SSN	Name of Grantee	Signature of Grantee
EIN/SSN	Name of Grantee	
		Signature of Grantee

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rorm	NYC-RPT

Page 9

	The general profession from the control of the cont	MENT OR DIVO	BCE DECREE
Z01E	any marital rights exchanged for the property or economic interest as well as a result of a separation agreement, marital settlement agreement or divorce	e decree includ	es the value of
1.	What was the fair market value of property at the time of transfer?	\$ 0.00	
2.	is the property a 1, 2 or 3 family house, residential condominium or residential cooperative apartment?	☐ YES	□ NO
	If yes, was there a mortgage on the property at the time of transfer?	YES	□ NO
	If yes, what was the balance due? (Enter also on Schedule 2, line 2)	\$ 0.00	
3.	What was the Grantor's percentage of ownership at the time of the transfer?		%
	Rebuttable Presumption of Fair Market Value: if the marital settlement agreement, separation agreement or divorce decree specifies a value for the portion of the property or interest transferred that is different from fair market value, enter that value here. You may choose to submit relevant portions of your separation agreement, marital settlement agreement or divorce decree, or any other information in support of the value attributed to the transferred property if you have evidence that the consideration was other than fair market value	\$ 0.00	
	PLEASE LIST AND ATTACH ANY ADDITIONAL INFORMATION SUBMITTED		
SC	HEDULE M - MERE CHANGE OF FORM TRANSFERS		
	transfers a service of the service o		

For transfers occurring on or after June 9, 1994, a transfer that represents a mere change in identity or form of ownership or organization is not taxable to the extent the beneficial ownership of the real property or economic interest therein remains the same. (See instructions) ATTACH COPIES OF ALL RELEVANT DOCUMENTS.

- For each person or entity who, prior to the transaction being reported on this Schedule M, owned a beneficial interest in the property or economic interest therein transferred, report above the percentage of beneficial interest in that real property or economic interest therein owned by that owner before and after the transfer, and describe the relationship of each beneficial owner to the grantor and grantee. Attach additional pages, if necessary.
- If, for any owner, the amount reported in column D is less than the amount reported in column E, enter zero in column F.

A	B (at	lach rider if necessary)	С	D	E	F
. NAME OF BENEFICIAL AWARD	RELATIONSHIP			PERCENTAG	E INTEREST	CHANG
1. NAME OF BENEFICIAL OWNER	TO GRANTOR	TO	ATIONSHIP GRANTEE	BEFORE	AFTER	D minus
				%	%	
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				<u> </u>		
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					-	
. TOTAL CHANGE (total of column F) Enter	here and on Schedule	2, line 5.		Land		

Form NYC-RPT

Page 11

1.	Add lines 1, 2, 7, 8, 9 and 10 from Form NYC-RRT. School is 1.
2 a.	Enter total number of REIT shares received
e. f.	Enter offering price per share of REIT shares on the date of the transaction reported
g. 3.	Add lines e and f
• If line Form	NYC-RPT and compute your tax due on Schedule 2.
🗨 lf line	3 is less than or equal to line 2g, the transaction will qualify as a REIT Transfer, provided the other conditions are met. You 5% instead of 1%; 7125% instead of 1.425%; - 1.3125% instead of 2.625%
Instru	actions for Completing Worksheet 12

LINE 1

Where the value of the underlying property transferred or interest therein is used in determining the consideration for a REIT Transfer, you may, but are not required to, report as the value of the real property or interest therein (Form NYC-RPT, Schedule 1, line 7), the estimated market value as determined by the Department of Finance as reflected on the most recent Notice of Assessment issued by the Department. (See Statements of Audit Procedure 93-2-GCT/RPTT, 3/1/93 and 95-1-GCT/RPTT, 7/28/95) Add to the amount reported on line 1 the amount of any mortgages and other liens and encumbrances created in contemplation of the formation of the REIT in the case of condition 1(a) or in contemplation of the transaction reported on this Schedule R in the case of condition 1(b).

LINE 2

If the grantor received REIT shares as consideration for the transfer, enter on line 2a the number of REIT shares received. If

the grantor received interests in a partnership or corporation controlled by the REIT that may be converted into REIT shares, enter on line 2b the maximum number of REIT shares into which such interests may be converted and attach an explanation of the terms of the conversion. If the grantor received interests that may be converted into REIT shares but you believe that the offering price for the REIT shares into which such interests may be converted is not a proper measurement of the value of the interests received, do not complete line 2b. Instead, attach an explanation of the terms of the conversion and enter on line 2f the fair market value of the interests received. If the grantor received interests in a partnership or corporation controlled by the REIT that cannot be converted into REIT shares at any time, enter on line 2f the fair market value of the interests received. If you enter an amount on line 2f, attach an explanation of the method used for determining the value of the interests received.

regarding the use of the cash proceed pay any additional tax due if any such	perjury that the grantor has no present is scelved by the grantor as consideration in the shares or interests to the partners or shalls of the REIT offering will be satisfied, if a transfer or conveyance occurs within such	intention to transfer or convey the REIT shat the transaction reported on this Schedule F areholders of the grantor, and that, to the bes opticable. I further swear or affirm that I will it two-year period or if condition 3 above, if app	t of my knowledge, and the date of the
GRA	NTOR	1	
Sworn to and subscribed to before me on this day of,	Name of Grantor	Sworn to and subscribed to before me on this day of	Name of Grantee
Signature of Notary	Signature of Grantor	Signature of Notary	Signature of Grantee
Notary's stamp or seed		Notary's plamp or votal	

NYC DEPARTMENT OF FINANCE OFFICE OF THE CITY REGISTER



201204030058300100226CC0

REAL ESTATE TRANSFER TAX COVER PAGE
001 Document Date: 04-01-2012

PAGE 1 OF 1

Preparation Date: 04-03-2012

Document ID: 2012040300583001

FIRST GRANTOR/SELLER:

HELEN QUIROZ, DECEASED

8937 METROPOLITAN AVE

REGO PARK, NY 11374

Document Type: DEED

PARTIES

FIRST GRANTEE/BUYER:

RAMON QUIROZ

8937 METROPOLITAN AVE

REGO PARK, NY 11374

ASSOCIATED TAX FORM ID: 201204030015730101

RETT SUPPORTING DOCUMENTS SUBMITTED:

Page Count

TP-584 (3/07)



Recording office time stamp

New York State Department of Taxation and Finance

Combined Real Estate Transfer Tax Return, Credit Line Mortgage Certificate, and Certification of Exemption from the Payment of Estimated Personal Income Tax

0-														
Sci	redule A	P-584, Inst	ruction	s for Form	TP-58	4, before com	pleting t	his form. Please	e print or	type.	·			······
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	state/Trus		City				·						•	
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	artnership			g addi 0 55	89.5	METROPOLIT	AN AVE					Social secu	rity numb	
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	Tax m	ap designa	ation		·									
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Cond	itian of a									······································		1011 000)		
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b. L	Acquisitio	n of a contro	olling inte	erest (state		Form TP-58	or organ	nization (attach	n	وم ا 🏻 ر	chold	assignment		
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_					g.	Conveyant	ce for wh	ich credit for tax	(r	. 🗆 Leas	ahold	aront		
С. 📙	Transfer	of a contro	lling inte	erest (state		previously	paid will	be claimed (atta	ach	2003		grant		
	percenta	ge transfer	red	%)		Form TP-58	34.1, Sche	edule G)	,	Псоп	/AVAAA	e of an ease		
				ĺ	h.	Conveyance	e of coop	erative apartment	l/e\	. — 0011	eyanu	e or an ease	ment	
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е. 🔲	Conveya	nce pursua	nt to or	in lieu of	i f	☐ Conveyand	so of air i	riahta ar		_				
	foreclosu	re or enforc	cement	of security		developme	ent rights	ights or	q	. U Conv	eyance	of property	partly v	vithin
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		ficer's use		ount received	N. L	— Contract as	əsiyrimel	Date received	ŗ	☐ Other				
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Page 2 of 4 TP-584 (3	•		
Schedule B — Real	estate transfer tax	return (Tax Law, Article 31)	
1 Enter amount of co	tax due nsideration for the co	Nyayanga //f	
exemption claimed	box, enter consideration	and proceed to Part III) Exemption from tax, check the	
3 Taxable considered	uction (see instructions	if property is taken subject to mortgage or lien)	d 1. 0 00 2. 0 00
4 Tax: \$2 for each \$5	On (subtract line 2 from	if property is taken subject to mortgage or lien)	2. 0 00 3. 0 00
 Amount of credit cla 	imed /see instructions	and the second control of the second control	4 0.00
6 Total tax due* (subtr	act line 5 from line 4)	and attach Form TP-584.1, Schedule G)	5. 0 00
	•		6.
Part II – Computation of 1 Enter amount of con	additional tax due on sideration for convey	the conveyance of residential real property for \$1 million or more	•
2 Total addition (multiply line 1 by the percer	ntage of the premises which is residential real property, as shown in Schedule A)	1. 0 00
o rotal additional trans	sfer tax due* (multiply i	nage of the premises which is residential real property, as shown in Schedule A)	2. 0 00
The conveyance of real p	exemption claimed or roperty is exempt from	Part I, line 1 (check any boxes that apply)	
agencies, or political s	undivisions (or any m	nited States of America, the state of New York, or any of their instrubilic corporation, including a public corporation created pursuant t	umentalities, to agreement or
b. Conveyance is to secu	re a debt or other obli	igation	a Ш
c. Conveyance is without	additional considerati	ion to confirm, correct, modify, or supplement a prior conveyance	. 🗆
u. Conveyance of real nm	norty ic without a	ideration and not in connection with a sale, including conveyances	
		sale	
f. Conveyance is a mere of ownership. (This exemption)	change of identity or f	orm of ownership or organization where there is no change in bent d for a conveyance to a cooperative housing corporation of real p	neficial roperty
. Conveyance consists of	deed of partition		······································
n. Conveyance is given pu	rsuant to the federal E	Bankruptcy Act	
 Conveyance consists of 	the execution of a sec	ntract to sell real property, without the use or occupancy of such p perty, without the use or occupancy of such property	
 Conveyance of an option consideration is less that and consists of a one-, to housing corporation in control 	or contract to purchan \$200,000 and such wo-, or three-family ho	ase real property with the use or occupancy of such property when property was used solely by the grantor as the grantor's personal buse, an individual residential condominium unit, or the sale of sto ant or transfer of a proprietary leasehold covering an individual res	re the residence ock in a cooperative
0			j 📙

i. Other (attach explanation)

k. Conveyance is not a conveyance within the meaning of Tax Law, Article 31, section 1401(e) (attach documents

^{*}Please make check(s) payable to the county clerk where the recording is to take place. If the recording is to take place in New York City, make check(s) payable to the NYC Department of Finance. If a recording is not required, send this return and your check(s) made payable to the NYS Department of Taxation and Finance, directly to the NYS Tax Department, RETT Return Processing, PO Box 5045,

Schodule C		Page 3 of 4	TP-584
Schedule C — Credit Line Mortgage Certificate (Tax Law, A	ticle 11)		
I (we) certify that: (check the appropriate box)	ee simple interest.		
1. The real property being sold or transferred is not subject to an	Putstanding credit line mortgage		
is claimed for the following reason:	tanding credit line mortgage. However, an	exemption from	- 4l 4
The transfer of real property is a transfer of a fee simple intereal property (whether as a joint tenant, a tenant in common	rest to a person or persons who held a fe	e simple interes	ine tax
The transfer of real property is (a)	y colore the train	SI O I.	
The transfer of real property is (A) to a person or persons re- to one or more of the original obligors or (B) to a person or e property after the transfer is held by the transferor or such re the benefit of a minor or the transfer to a trust for the benefit		original obligo interest in such a transfer to a	r or real trustee fo
The transfer of real property is a transfer to a trustee in banks	·		
The maximum principal array	rupicy, a receiver, assignee, or other office	r of a court.	
The maximum principal amount secured by the credit line mo or transferred is not principally improved nor will it be improved.		residence or du	vellina
Please note: for purposes of determining whether the maxim above, the amounts secured by two or more credit line mortgates TSB-M-96(6)-R for more information regarding these aggregations.	um principal amount secured is \$3,000 on		
Other (attach detailed explanation).	,		
The real property being transferred is presently subject to an outsi	tanding credit line mortgage. However, no	tax is due for th	1e
Contribute of discharge of the credit line mortgage is being o	fered at the time of recording the deed.		
A check has been drawn payable for transmission to the credit satisfaction of such mortgage will be recorded as soon as it is		e due, and a	
The real property being transferred in subject			
by the mortgage is	 The maximum principal amount of debt in 	or obligation se	cured
New York City, make check payable to the NYC Department of Fin	ance.)	s to take place i	in
nature (both the grantor(s) and grantee(s) must sign)			
undersigned certify that the above information contained in schedules a chment, is to the best of his/her knowledge, true and complete, and auti by for purposes of recording the deed or other instrument effecting the	A, B, and C, including any return, certificat horize the person(s) submitting such form conveyance.	ion, schedule, o on their behalf	or to receiv
Grantor signature			
Title Title	Grantee signature	Title	9
Grantor signature			

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Through F Pg 78 of 84

where recording will take place or, if the recording is in New York City, to the NYC Department of Finance? If no recording is required, send your check(s), made payable to the Department of Taxation and Finance, directly to the NYS Tax Department, RETT Return Processing,

Signature (both the grantor(s) and	i grantee(s) must sign)		
The undersigned certify that the above in attachment, is to the best of his/her know receive a copy for purposes of recording	nformation contained in sche vledge, true and complete, a g the deed or other instrume	dules A, B, and C, including any return, certific nd authorize the person(s) submitting such for nt effecting the conveyance.	cation, schedule, or n on their behalf to
Grantor signature	Title	Grantee signature	Title
Grantor signature	Title	Grantee signature	Title

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12-12020-mg	Doc 7371-1	Filed 07/30/14 Entered 08/05/ Through F Pg 80 of 84	I TO TO TO TO TO TO TO TO TO TO TO TO TO
Page 4 of 4 TP-584 (3/07)		
	•		
Complete the following	actor of exemption	n from the payment of estimated personal	income tax (Tax Law Article 22
Part I - New York State	a curk it a tee simble	e interest or a cooperative unit is being tran	sferred by an individual or estate or terre
scriedules as necessary	to accommodate all i	or(s)/seller(s) listed in Schedule A of Form TP-5 nsferors/sellers of the real property or cooperat ce provided. If more space is needed, please p resident transferors/sellers.	84 (or an attachment to Form TP-584), you live unit is a resident of New York State, eac hotocopy this Schedule D and submit as ma
Certification of resid	ent transferor(s)/s	eller(s)	
I IIIS IS 10 cortifu that as a		transfer of the real property or cooperative unit of required to pay estimated personal income ta it.	, the transferor(s)/seller(s) as signed below x under Tax Law, section 663(a) upon the s
		Print full name	Date
Signature		Print full name	
Signature			Date
		Print full name	Date
ignature		Print full name	
			Date
ert II - Nonresidents of Normal are a nonresident of a not required to pay estimate of the appropriate of th	lew York State New York State listed imated personal incomparements below. If an atted personal income the personal income th	required to pay estimated tax under Tax Law, set as a transferor/seller in Schedule A of Form Time tax because one of the exemptions below applies to the time tax to New York State under Tax Law, section	P-584 (or an attachment to Form TP-584) b pplies under Tax Law, section 663(c), check
art II - Nonresidents of Novou are a nonresident of a not required to pay estimate the pay of the appropriate of the end required to pay estimalifies under one of the element as many schedules one of these exemptions of the exemption of these exemptions of the exemption of these exemptions of the exemptions of these exemptions of the	New York State New York State listed imated personal income attended personal income attended personal income attended personal income attended personal income as necessary to accompations attended to the statements apply, you arresident Cooperative at 1 of Form To See 1 of Form To See 1	I as a transferor/seller in Schedule A of Form Time tax because one of the exemptions below applies to the transferors. State under Tax Law, section st sign in the space provided. If more space is remmodate all nonresident transferors/sellers. I must complete Form IT-2663, Nonresident Report Interes	P-584 (or an attachment to Form TP-584) b pplies under Tax Law, section 663(c), check ransferor(s)/seller(s), that transferor(s)/selle 663. Each nonresident transferor/seller who deeded, please photocopy this Schedule D
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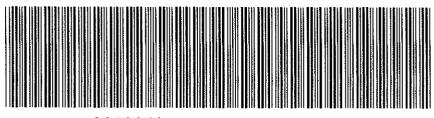
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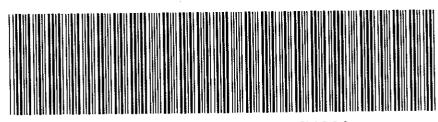
NYC DEPARTMENT OF FINANCE OFFICE OF THE CITY REGISTER

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JESSICA ANGEL QUIROZ		JESSICA ANGEL QUIROZ		
8937 METROPOLITAN AVE		8937 METROPOLITAN AVE		
REGO PARK, NY 11374		REGO PARK, NY 11374		
347-876-8759		347-876-8759		
rayorlando1@hotmail.com		rayorlandol@hotmail.com		
	PROPI	ERTY DATA		
Borough Block Lot	Unit	Address		
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GRANTOR/SELLER:		GRANTEE/BUYER:		
HELEN QUIROZ, DECEASED 8937 METROPOLITAN AVE		RAMON QUIROZ 8937 METROPOLITAN AVE		
REGO PARK, NY 11374		REGO PARK, NY 11374		
☑ Additional Parties Listed on Con	tinuation Page			
	FEES A	AND TAXES		
Mortgage		Filing Fee:		
Mortgage Amount: \$	0.00	\$	125.00	
Taxable Mortgage Amount: \$	0.00	NYC Real Property Transfer Tax:	0.00	
Exemption:		\$	0.00	
TAXES: County (Basic): \$	0.00	NYS Real Estate Transfer Tax:	0.00	
City (Additional): \$	0.00	\$	0.00	
Spec (Additional): \$	0.00	_		
TASF: \$	0.00			
MTA: \$ NYCTA: \$	0.00	 		
Additional MRT: \$	0.00			
TOTAL: \$	0.00			
Recording Fee: \$	52.00	•		
Affidavit Fee: \$	0.00			

NYC DEPARTMENT OF FINANCE OFFICE OF THE CITY REGISTER



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RECORDING AND ENDORSEMENT COVER PAGE (CONTINUATION)

Document ID: 2012040300583001

Document Date: 04-01-2012 Document Type: DEED

Preparation Date: 04-03-2012

PAGE 2 OF 5

PARTIES

GRANTOR/SELLER:

JESSICA A. QUIROZ 8937 METROPOLITAN AVE REGO PARK, NY 11374